

**IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX**

WALEED HAMED, as Executor of the)
 Estate of **MOHAMMAD HAMED**,)
)
 Plaintiff/Counterclaim Defendant,)
 v.)
FATHI YUSUF and **UNITED CORPORATION**,)
)
 Defendants/Counterclaimants,)
 v.)
WALEED HAMED, WAHEED HAMED,)
MUFEEED HAMED, HISHAM HAMED, and)
PLESSEN ENTERPRISES, INC.,)
)
 Additional Counterclaim Defendants.)
 _____)

CIVIL NO. SX-12-CV-370

**ACTION FOR INJUNCTIVE
RELIEF, DECLARATORY
JUDGMENT, AND
PARTNERSHIP DISSOLUTION,
WIND UP, AND ACCOUNTING**

Consolidated With

WALEED HAMED, as Executor of the)
 Estate of **MOHAMMAD HAMED**,)
)
 Plaintiff,)
 v.)
UNITED CORPORATION,)
)
 Defendant.)
 _____)

CIVIL NO. SX-14-CV-287

**ACTION FOR DAMAGES AND
DECLARATORY JUDGMENT**

**UNITED CORPORATION’S OPPOSITION TO HAMED’S
MOTION FOR SUMMARY JUDGMENT AS TO CLAIMS H-150:
RECOVERY OF GROSS RECEIPTS TAXES PAID BY PARTNERSHIP**

INTRODUCTION

Hamed’s claim H-150 seeks reimbursement from Yusuf for that portion of the gross receipt taxes (“GRTs”) paid by the Yusuf/Hamed Partnership (“Partnership”) to the Virgin Islands government for rental income earned from United Corporation’s (“United”) tenants at the United Shopping Center in St. Croix for the period 2012 through 2015. However, Hamed ignores that in

1986, Mr. Yusuf (as principal of United) and Mohammad Hamed agreed that the Partnership would be responsible for paying all of the GRTs, both upon the tenant income recovered by United for space it leased from the United Shopping Center as well as the GRTs due for the income earned from the grocery store business operated by the Partnership. Despite this agreement made at the outset of the Partnership, Hamed seeks reimbursement for \$70,938.04 of United Shopping Center GRTs paid during that period.

Claim H-150 is the obverse of United's claim Y-5, in which United seeks recovery of GRTs for the United Shopping Center that were paid by United, from its tenant account, during the period from 1993 through 2001, without Mr. Yusuf's knowledge, and at a time when he was in St. Thomas and Waleed Hamed was in charge of Plaza Extra East but which Yusuf and United claim should have been paid by the Partnership. United's own motion for summary judgment on its Y-5 claim was filed in the CaseAnywhere system on April 15, and is pending.

STATEMENT OF FACTS

The United Shopping Center's 36 bays (or retail spaces) and 15 office spaces have been rented by United to various tenants since it was originally built until the present (with an interruption caused by a major fire in 1992). When the Partnership was formed in 1986 to operate a supermarket, and an agreement was made for the Partnership to pay United rent at the large bay that the supermarket would occupy, one of its terms was that the supermarket also would pay the GRTs on rental income earned by United. *See Exhibit 1*, January 21, 2020 Deposition, pp. 10, 21 (testimony of Fathi Yusuf). That, in fact, happened during the time that Mr. Yusuf was in St. Croix managing the Plaza Extra East store for the Partnership. *See Exhibit 1*, p. 11 (testimony of Fathi Yusuf).

Mr. Yusuf moved to St. Croix after the United Shopping Center fire in 1992, in order to prepare for the opening of the Plaza Extra Tutu Park store, which happened in October 1993, and to manage that store until not long before this lawsuit was filed in 2012. *See* Exhibit 1, p. 11 (testimony of Fathi Yusuf). However, from the time Plaza Extra East re-opened in 1994 (when Mr. Yusuf had moved to St. Thomas) until just before the FBI raid in September 2001, United—as opposed to the Partnership—paid the GRTs on rental income for the United Shopping Center out of its tenant account, while the Plaza Extra East store was being managed by Waleed Hamed. The Y-5 claim seeks recovery from the Partnership of all GRTs paid for the rental income in that period, which comes to \$60,586.96.

The Partnership resumed paying GRTs on shopping center rental income from the Partnership's Plaza Extra accounts after 2001, and continued doing so until the time the Partnership relinquished its interest in the Plaza Extra East store to Mr. Yusuf, pursuant to the Court's Wind Up Order. Hamed has limited his claim for reimbursement of United's GRTs paid by the Partnership to the 2012 through 2015 period.¹ Hamed's motion for summary judgment recognizes that if the Court were to find that Hamed agreed with Yusuf that the Partnership would pay United's GRTs on shopping center income, his motion must be denied. Hamed strains to overcome the fact that Yusuf has testified to this agreement, and that Mohammad Hamed never testified to the contrary. His main argument—that there is no separate consideration to support the GRTs agreement—is legally meritless. His backup arguments regarding supposed contradictions in

¹ Hamed is aware that the Partnership has been paying the GRTs for the shopping center income for years, which is evidence of the partners' agreement to do so. Hamed implicitly acknowledges that the agreement exists but premises his claim on the argument that the filing of the lawsuit in 2012 changed the longstanding agreement. Hence, Hamed's claim is limited to 2012 to 2015.

Yusuf's testimony, the significance of the Hamed sons' lack of knowledge of the agreement, and the alleged inconsistent course of dealing between the parties are also easily rebutted, and the Master should accordingly deny Hamed's motion.

ARGUMENT

I. The GRTs Term of the Agreements between United and Yusuf and Hamed Need Not be Supported by Separate Consideration.

Hamed's lead argument is that the Partnership's promise to pay United's GRTs for shopping center income is unenforceable because not supported by separate consideration. *See* Hamed's Motion at 25-26. That argument is based on a fundamental misunderstanding of contract law, and should be rejected. Hamed's argument incorrectly "assumes that every provision in a contract must have a separately bargained for and stated consideration. It need not." *Sarnoff v. Am. Home Prod. Corp.*, 798 F.2d 1075, 1080 (7th Cir. 1986). "[T]he law does not require every term of the contract to have a separately stated consideration." *Edwards v. First Am. Corp.*, 798 F.3d 1172, 1182 (9th Cir. 2015); *see also Harris v. Green Tree Financial Services*, 183 F.3d 173, 181 (3d Cir. 1991) (recognizing that under modern contract law, "[e]ach promise need not be supported by separate consideration"). "A single performance or return promise may thus furnish consideration for any number of promises." Restatement (Second) of Contracts § 80, cmt. a.

In this case, the rent agreement between United and the Partnership as a whole (as well as the partnership agreement itself) are both supported by sufficient consideration. United agreed to lease its premises to the Partnership, the Partnership agreed in turn to pay rent and other expenses including the GRTs for United, and Hamed and Yusuf agreed to share in revenues of the supermarket business. These mutual promises provide sufficient consideration, and "thus furnish[ed] consideration for any number of promises," Restatement (Second) of Contracts § 80,

cmt. a, and thus, furnished consideration for the GRTs promise.

Since Hamed's arguments about lack of consideration are inapposite, the Master need not even decide whether what Hamed calls Yusuf's "rationales" for the GRTs agreement were valid ones. *See* Hamed's Motion at p. 26. Nonetheless, United believes the Court should be aware that the alleged discrepancy in Yusuf's testimony about the rental rate for Plaza Extra East is easily explained. Yusuf testified in his 2014 deposition that the rental rate of \$5.55 per square foot in the 1986 to 1994 time period was made up of two components: \$3.00/sq. ft. in pure rent and \$2.55/sq. foot in maintenance charges. *See Exhibit 2*, April 2, 2014 Deposition, p. 83 (testimony of Fathi Yusuf). He spoke imprecisely in this past January's depositions when he referred to the \$3.00/sq. foot as the rent, without clarifying that the total payment for rent was \$5.55 per square foot when maintenance charges were included. That minor imprecision does not change the substance of his testimony in the January deposition that the rent being charged for the 1986 to 1994 time period was below market rates. *See also Exhibit 6*, August 12, 2014 Declaration of Fathi Yusuf, ¶5 (referring to the rent in the initial period as \$5.55/sq. foot rent and describing it as a below market rate). Yusuf also testified in his August 12, 2014 declaration that "[U]nder the business agreement between Hamed and me that I now describe as a partnership, profits would be divided 50-50 after deduction for rent owed to United, among other expenses." *Id.* at ¶1. Those other expenses included the GRT's for United.

Hamed also argues that there is no evidence that the depreciation deduction for the United Shopping Center building on United's tax returns made taxes lower on Partnership income for the 2012 to 2015 tax years than it otherwise would have been, and hence benefited Hamed by increasing the amount of after-tax partnership income that he and Yusuf would share. *See* Hamed's

Motion at p. 26. In the early years of the Partnership, United reported supermarket income on its own corporate tax returns as corporate income, which means that the depreciation deduction for the United Shopping Center property reduced the income that was subject to tax, and thus, resulted in payment of lower income tax. From tax years 2013 forward, John Gaffney began preparing separate United and Partnership tax returns, and building depreciation would no longer be deducted from Partnership income. *See* Exhibit 1, p. 122. In any event, whether the depreciation deduction benefitted Hamed in the years covered by claim H-150 (or, for that matter, any prior years) has no relevance to the issues raised by this motion or United's motion on claim Y-5.

Finally, Hamed fails to mention other "rationales" underlying the GRTs agreement, including the fact that Mr. Yusuf was giving a personal guaranty and using his home as collateral for the loans that would be needed to establish the supermarket business. *See* Exhibit 1, pp. 9-10; Exhibit 2, p. 53.

II. Hamed's Attempt to Show Material Inconsistencies in Mr. Yusuf's Testimony about the GRTs Agreement is Meritless.

Mr. Yusuf testified unequivocally that he and Mohammad Hamed agreed that United's GRTs on Shopping Center income would be paid by the Partnership. When asked how the gross receipts taxes for the Shopping Center got paid from 1986 to the time of the fire, Mr. Yusuf responded that they was paid "by the partnership," and that Hamed "agreed to that, that all gross receipt will be paid by the store." Exhibit 1, p. 11 (testimony of Mr. Yusuf); *see also id.* at p. 9 (testifying that this was "the agreement between me and Mr. Mohammad").

Hamed argues that "[i]t is undisputed that Mr. Mohammad Hamed did not agree to have the Partnership pay the gross receipts taxes of the United Shopping Center" because on cross-examination Yusuf acknowledged that Hamed declined to agree to it. *See* Hamed's Motion at 26.

Hamed misrepresents the testimony and makes that flimsy claim on the basis of Mr. Yusuf's unremarkable testimony that during the meeting in which this agreement was made, Mohammad Hamed accepted Yusuf's proposal without expressing a word of disagreement with it. The full exchanges between Hamed's counsel and Mr. Yusuf make clear that this testimony is in no way at odds with his testimony on direct examination that Hamed agreed that the partnership would pay United's GRTs:

Q. Tell me a little bit about how that took place. Like, if you remember kind of like what he said and what you said.

A. What he said, he never say nothing. Whatever I say goes.

Q. Okay.

A. And he accepted it.

See Exhibit 1, p. 20.

Ignoring the "And he accepted it" statement, which is obviously the key part of this exchange, Hamed argues factitiously that Yusuf's "he never say nothing" remark means that Hamed never agreed to what Yusuf was proposing. This spin on Yusuf's testimony hardly merits consideration by the Master. It is perfectly clear from the context that all Yusuf was saying is that Hamed assented to the proposal without objecting to it, or even questioning it.²

²Since the meaning of Mr. Yusuf's "never say nothing" remark is clear from context, no further elaboration of what he meant by it is necessary. But if confirmation of its meaning were needed, Yusuf's later exchange with counsel for Hamed in deposition would provide it:

Q. -- you said to him, The grocery store's got to pay the receipts, not only for the grocery store, but also for my -- what your lawyer called the part of United that is just the Yusuf, I'll call it Yusuf's United. So the gross receipts tax would be paid not only for the grocery store, but also for Yusufs' United?

A. Um-hum.

Q. And you said that you told him that?

A. Yeah.

Hamed also contends that Mr. Yusuf's 2014 deposition testimony contradicts his testimony of last January insofar as it suggests that the agreement to pay United's GRTs took effect in 1994, rather than 1986. *See* Hamed's Motion at 28. This additional strained attempt to contrive an inconsistency in Yusuf's testimony should also be rejected by the Master.

Yusuf testified unequivocally in that earlier deposition that he and Hamed were in a Partnership relationship by 1986. *See* Exhibit 2, pp. 24-25, 27. He also testified categorically, and without any qualification as to time period, that one of the conditions of the agreement to operate Plaza Extra as partners and pay United rent was that the Partnership would pay United's GRTs for the Shopping Center income:

Q. And the Plaza Extra Supermarket would pay the gross receipts, not just on the grocery store profits, but on the rent?

A. Yes.

See Exhibit 2, p. 54

In aside in that same 2014 deposition, Yusuf testified that "Plaza Extra was supposed to pay all the gross receipt from January 1st, 1994 up to present." *See* Exhibit 2, p. 3. According to Hamed, Yusuf's reference to 1994 must "mean the partnership would not have paid the United Shopping Center's GRTs in 1986-1992," and was only obligated to begin paying them in 1994. *See* Hamed's Motion at 28. The spin which Hamed seeks to place on the reference to 1994 would mean that, even though Mr. Yusuf has consistently testified that the agreement to pay shopping center GRTs out of supermarket accounts was reached around 1986, the agreement for some unexplained

Q. And he never said anything?

A. He never said. And then I explain to him.

See Exhibit 1, p. 23 (testimony of Fathi Yusuf).

reason did not become effective until 8 years later. This cannot be reconciled with any other declaration or deposition testimony of Mr. Yusuf or Mohammad Hamed and defies common sense.

Hamed is here twisting Mr. Yusuf's words to mean exactly the opposite of what he intended. Mr. Yusuf undoubtedly referenced the year 1994 because that is when, unbeknownst to him, the practice that had been in effect from 1986 to 1992 (of United's Shopping Center GRTs being paid from the Partnership's Plaza Extra accounts) ceased, and United began paying its own GRTs on its rental income. What he was saying is that Plaza Extra—the Partnership—was "supposed" to have continued paying all of United's GRTs for the period January 2, 1994 forward, but did not.³ Read in context, Mr. Yusuf's passing reference to the year 1994 in his prior deposition does not in any way undercut the agreement to pay GRTs that was implemented when the United Shopping Center opened in 1986.

III. The Lack of Witnesses to the GRT Agreement other than Mr. Yusuf is Immaterial.

Hamed argues that because neither Mike Yusuf, Waleed Hamed or Waheed Hamed witnessed the agreement nor learned of it until a few years ago—and since Mohammed Hamed is not here to either refute or accept it—Yusuf's testimony is insufficient to prove that the agreement was made (or even to create a genuine issue of material fact that would preclude entry of summary judgment in Hamed's favor). This also will not do. The fact that neither of these individuals knew about the agreement at the time does not in any way detract from Mr. Yusuf's testimony that he and Mohammad Hamed made it in 1986, in light of their age at that time and lack of involvement with

³Following his return to St. Croix and the filing of this lawsuit in 2012, Mr. Yusuf first discovered from a review of records that gross receipt taxes for rental income had been paid by United from tenant accounts, rather than the Partnership supermarket accounts, up to 2001. *See* Exhibit 1, pp. 13, 17 (testimony of Fathi Yusuf).

the stores.

Mike Yusuf graduated college in 1991, which would make him a teenager when the agreement was entered. *See Exhibit 3*, January 22, Deposition, p. 89-90 (testimony of Mike Yusuf). Even after Mike Yusuf began working at the Plaza Extra East store in 1991, *see id.*, Mr. Yusuf, out of respect for the Partnership, discussed Partnership matters almost exclusively with Waleed Hamed. Mr. Yusuf kept Mike out of the loop generally about Partnership matters and did not discuss the agreement regarding GRTs with him. *See Exhibit 1*, pp. 12, 32-33 (testimony of Fathi Yusuf).⁴ Mufeed Hamed is younger than Mike Yusuf, and acknowledged that he was only a “kid” when the agreement was made. *Exhibit 1*, pp. 114-115. Waleed Hamed was still in college when the agreement was made, and was not present for the discussions that resulted in the agreement. *See Exhibit 1*, p. 24. Waleed Hamed’s testimony that “I don’t think” Mohammad Hamed would ever have entered the GRTs agreement and operated under it for the 8 years from 1986 to 1994 without telling him is simply self-serving speculation on his part, and is entitled to no deference by the Master. *See Exhibit 1*, pp. 71-72.⁵ Compared to his 50% share of net profits of the supermarket

⁴Indeed, Mr. Yusuf testified that his wife repeatedly asked him to keep their son involved in and aware of Partnership matters, but that Mr. Yusuf declined to do so, because his business obligations were to his partner and not to any one of his ten children. *See Exhibit 1*, p. 32 (testimony of Fathi Yusuf).

⁵Counsel for Hamed prefaced a question in deposition to Waleed Hamed by saying that Mr. Yusuf “was a pretty persuasive talker,” and then asking, “Couldn’t he have talked your father into a secret agreement and run under that for 8 years without you knowing about it?” *Exhibit 1*, p. 71. Hamed responded, “I don’t think that would ever happen.” *Id.* at 72. In order to decide this motion and United’s Y-5 motion in its favor, the Master need not decide whether Waleed’s testimony that he was not told about the GRT agreement during the 1986 to 1994 time period is true or false, and if the latter, whether the falsity is knowing or based on faulty recollection. The only issue the Master needs to reach in order to deny Hamed’s motion for summary judgment on claim H-150, and grant United’s on Y-5, is whether there was a GRTs agreement of the kind Yusuf testified to.

business, this was a relatively small aspect of his agreement with Yusuf in dollar terms, and Waleed Hamed offered no reason why his father would be compelled to discuss it with him. *See Exhibit 1, p. 17* (testimony of Fathi Yusuf). Why would Mohammad Hamed necessarily feel a need to discuss this relatively minor matter with his son when there was a multi-million dollar supermarket to run?

Hamed also intimates that Yusuf’s testimony is not enough to prove an agreement because Mohammad Hamed died several years ago and is not here to give his testimony about it. Mohammad Hamed gave a deposition in this case in 2014, and was not asked about the GRTs agreement by either counsel. If he disagreed with Yusuf’s testimony about the GRTs agreement, he surely could have prepared and signed a declaration to that effect before he passed away in June 2016. In any event, any suggestion by Hamed that United may not prove an agreement through the testimony of Yusuf is mistaken, because the Virgin Islands has not enacted a so-called Deadman’s Statute that would bar a party from proving by his or her own testimony a transaction with a deceased person. The Courts and commentators have recognized that Deadman’s Statutes, in the few jurisdictions where they still exist, “deliberately impede[] the court’s search for the truth on the grounds that judges and jurors are not capable of properly assessing credibility.” *Cortland and Walston & Co.*, 340 F. Supp. 1076 (S.D. N.Y. 1972). By declining to enact such a statute, the Legislature here has made clear its judgment that triers of fact are indeed “capable of properly assessing credibility” in cases where one party is testifying to a transaction with a deceased party, and that agreements of this kind may be proved by the testimony of the living party. The absence of a Deadman’s Statute in the Virgin Islands Code or Rules of Evidence therefore dooms any argument that Mr. Yusuf’s testimony about the existence of the agreement is legally ineffective to prove it.⁶

⁶Dead man’s statutes or rules have been subjected to withering criticism by nearly all of the

IV. Hamed's Argument that the Parties' Course of Dealing Is Inconsistent with the GRTs Agreement is Meritless.

Hamed also argues that the course of dealing between the parties belies the agreement because John Gaffney testified that in the period 2002 to 2012 “sometimes the Partnership paid the United Shopping Center GRTs and sometimes not.” *See* Hamed’s Motion at p. 29. That is a mischaracterization of Gaffney’s testimony. What Gaffney actually testified to on examination by Hamed’s counsel is that he did not know at all whether United’s GRTs from 2002 to 2006 were paid for out of United’s Plaza Extra accounts or its landlord tenant accounts. *See* Exhibit 1, p. 135. He testified that he had “some recollection” of reviewing records for the 2007 to 2011 time period,⁷ and that he “saw evidence of payments coming from the Plaza – and I’m going to just say Plaza cash accounts,” with an “occasional payment out of the shopping center account” during those years. *Id.* at 135; *see also* Exhibit 1, p. 136 (testifying that when he began working at Plaza Extra in 2012, he “was aware of the fact that they were paying for the gross receipts taxes over in St. Thomas, because that’s where [Margie Soeffing] was located and that’s where Mr. Yusuf was located at that time too”). Previously, John Gaffney testified pursuant to a Declaration made in 2016 that “Since I began providing accounting services with respect to the Plaza Extra Stores, I have never found any evidence that the United Shopping Center ever previously paid or reimbursed Plaza Extra-East for such gross receipts taxes [for the Shopping Center] and insurance.” *See* **Exhibit 14**—Excerpts from Yusuf’s

commentators, and they are now rare in the fifty states. *See Courtland, supra*, at 1091-1092; *State Farm Fire & Cas. Co. v. Prinz*, 743 S.E.2d 907, 912, 914-915 (W. Va. 2013). Most states that enacted dead man’s statutes years ago have long since abolished them, and as of 2013 “only nine states” still retained them in some form. *See State Farm Fire & Cas. Co., supra* at 915.

⁷The 2007 to 2011 period is shown in “light blue” on the chart created by Hamed’s counsel and marked in the January 2020 depositions as Exhibit 1. Gaffney’s testimony about the period shown in “light blue” is therefore testimony about the 2007 to 2011 time period. *See* Exhibit 1, p. 135.

Opposition to Motion to Remove Liquidating Partner, including Gaffney Declaration as Exhibit 6 thereto. The fact that occasionally United may have paid its own GRTs in the 2006 to 2011 time period from its tenant accounts hardly undercuts the existence of an agreement. At most, it means that the occasional payments from tenant accounts in that period would be reimbursable to United in this Wind Up proceeding if it had filed a claim for reimbursement for them.

More importantly, Hamed fails to acknowledge the most relevant evidence as to the partners' course of dealings—that Waheed (“Willie”) Hamed signed checks with NejeH Yusuf to pay for the collective GRTs for the stores as well as the rental income from the Shopping Center. A representative example are the actual checks for February and March of 2012 (before the lawsuit was filed). *See* Exhibit 14—Plaza Extra Partnership Checks signed by Willie Hamed and NejeH Yusuf to reimburse for payment of the collective GRTs for the supermarket and Shopping Center paid with credits cards. Clearly Hamed is aware of these payments as the documents bear the Hamed bates numbers—HAMD604078 thru HAMD604086. Additional checks signed by Waleed (“Wally”) Hamed to Inter Ocean Insurance dating back to July 2003 further reflect the course of dealing between the partners to pay for expenses such as insurance at the Shopping Center. *Id.* at HAMD604050, HAMD604053, HAMD604058, HAMD604067, HAMD604075. The payment of the collective GRTs (as well as other expenses) with the blessing and acknowledgement of the Hameds, before the lawsuit was filed, demonstrates that the Partners acted on the agreement for the entire duration of the Partnership.

John Gaffney did not become employed by Plaza Extra East until October 2012, and did not begin treating the Plaza Extra business as a Partnership for tax and accounting purposes until 2014, at which time he made the Partnership accounting treatment retroactive to January 2013.

See Exhibit 1, p. 122, 136. His predecessor, Margaret Soeffing, was making accounting determinations at a time before Judge Brady made his preliminary finding in April 2013 that a Partnership existed and was enforceable. Contrary to Hamed's suggestions in his Motion, all of her accounting treated the supermarket business and the shopping center business as being operated under United Corporation, and she could not possibly have been making any determinations about what might or could be charged to or owed to a Partnership. See Exhibit 1, pp. 141 (testimony of John Gaffney) (“[i]t’s all United Corporation,” and “everything that was paid on behalf of the shopping center was a legitimate gross receipts tax for purposes of the [United] tax return”). Furthermore, anything Ms. Soeffing was doing from an accounting standpoint could not have covered the years 2002 to 2012, as Hamed implies in his Statement of Undisputed Material Fact No. 28, *infra*, because she was only employed by United for a brief period from June 2011 and to mid-2013, a few months after John Gaffney joined. See **Exhibit 13**, Declaration of Nejeah Yusuf.

As for Mr. Yusuf, he is not an accountant, *see* Exhibit 1, p. 29, and nothing in his testimony suggests that he concerned himself to any significant degree with how Ms. Soeffing was treating the Shopping Center GRTs payments made from Plaza accounts for United's internal accounting purposes during her brief tenure at United. But Gaffney's testimony is that Mr. Yusuf did instruct her to make those GRTs payments from Plaza accounts, *see id.* at 131, and that Mr. Yusuf also instructed her when the issue arose that the payments of United Shopping Center GRTs should be expensed to Plaza Extra accounts and not United Shopping Center tenant accounts, *see id.* at 139. Far from being at odds with the agreement to pay Shopping Center GRTs, Mr. Yusuf's directives to Ms. Soeffing that Gaffney testified to would be entirely consistent with it.

Hamed also asserts in his Statement of Undisputed Material Fact Nos. 25 and 26 that under generally accepted accounting principles (“GAAP”), oral intra-company agreements or oral agreements between a company and a third party regarding who should be charged for an expense that was paid by one of them may not be given effect in financial statements. In response to a question from counsel for Hamed about how GAAP would treat an oral agreement unsupported by any paperwork, Mr. Gaffney stated that this kind of thing “happens in GAAP all the time” and is “usually covered in notes to the financial statements.” *See* Exhibit 1, pp. 146-147. GAAP’s only relevance to this issue is that once an issue about an oral agreement is resolved by the parties or the Master, GAAP would require that an appropriate journal entry be made to document the resolution. *See id.* at 147.

In the Partnership accounting that began in 2013, Gaffney handled the payments of Shopping Center GRTs as a “due to/from item,” leaving the issue of whether United or the Partnership was responsible for them to be resolved at a later time by the parties or the Master; and that treatment is entirely consistent with GAAP. *See id.* at 131-132, 143, 147-148. In treating this as a due to/from item, Gaffney was expressing no opinion of his own on whether the Partnership or United should ultimately be held responsible for the payments of shopping center GRTs, but was instead leaving that for others to resolve by “argu[ing] the point.” *See id.* at 145-146. Hamed’s counsel persistently tried to get Gaffney to agree that GAAP supported Hamed’s position, but was unsuccessful. It is clear from Hamed’s counsel extensive cross-examination on this subject that Gaffney did not believe that either GAAP or the history of the accounting treatment of this item dictated any particular resolution of this open issue, and it is just as clear that Gaffney would not have left this issue open for later resolution if he believed that GAAP

dictated a particular result. *See generally* Exhibit 1, pp. 130-151.

If Hamed's argument that GAAP does not permit the recognition of oral agreements, or oral agreements that were consistently not recognized in the accounting, were correct, he would be shooting himself in the foot in any event. For that would mean that no aspect of the oral Partnership agreement between Hamed and Yusuf regarding the Plaza Extra supermarkets can now be treated in accounting terms as a Partnership, especially since the supermarket business was consistently accounted for as a United Corporation business from its inception through 2012. And if the decision to begin treating the supermarket business as a Partnership for accounting and tax purposes for 2013 was illegitimate, then Hamed's claim H-150 would also be illegitimate because how the GRT payments should be treated would simply be an internal United accounting issue.

V. United's Counter-Statement of Undisputed Material Facts and Its Response to Hamed's Statement of Undisputed Material Facts

Below is United's Counter-Statement of Undisputed Material Facts ("Counter-SUMF") followed, in tabular form,⁸ by Hamed's Statement of Undisputed Material Facts ("SUMF") and United's response to them. Completely apart from whether they are true or false, many of Hamed's tediously long statements of fact are immaterial to the narrow issues raised by his motion. It is also worth noting that Hamed has buried in his SUMF (at statement number 33, *infra*) a legal conclusion regarding the provision in section 71 of the Virgin Islands Revised Uniform Partnership

⁸United has placed Hamed's SUMF and its responses in table format for the convenience of the Master in reviewing Hamed's statements and United's responses to each without having to flip back and forth between Hamed's motion and United's opposition. The use of the table format adds to the length of this opposition, but United hopes that this disadvantage is outweighed by the greater ease of comparing statements and responses. United has not reproduced and attached the exhibits that appear in Hamed's SUMF, although some of what Hamed attached as exhibits appears in United's own exhibits.

Act (“RUPA”) that “[e]ach partner has equal rights in the management and conduct of the partnership business.” 26 V.I.C. § 71(f). Hamed appears to assert, incorrectly, that this provision of RUPA may not be modified by the parties, and that Yusuf and Hamed did not have a different agreement regarding the management of the partnership business. Hamed does not develop this legal contention in the body of his Motion, but to the extent that it has any relevance to the issues raised by his motion, United will address why it is mistaken. The section 71(f) provision is drawn verbatim from RUPA section 401, Partner’s Right and Duties. The RUPA Comment to section 401 states unequivocally that this is one of the “default rules that govern the relations among partners” and that it (along with every other rule set forth in that section) is “subject to contrary agreement of the partners.” See **Exhibit 4**, RUPA Section 401 and excerpt from Comments. Moreover, 26 V.I.C. § 4 provides that “[e]xcept as otherwise provided in subsection (b) of this section, relations among the partners and between the partners and the partnership are governed by the partnership agreement.” Subsection (b) does not include section 71(f) in its enumeration of the ten items that may not be varied by agreement. See also **Exhibit 5**, Prefatory Note to RUPA, p. 2 (stating that RUPA “gives supremacy to the partnership agreement in almost all situations”). Judge Brady found in a pair of 2017 opinions that under the partnership agreement, Yusuf was the managing partner and in charge of the finances of the partnership. See *Hamed v. Yusuf*, 69 V.I. 168, 175, n.4 (V.I. Super. 2017) (finding that “Yusuf acted as the managing partner” and that Hamed was “completely removed from the financial aspects of the business”) and 69 V.I. 189, 215 (V.I. Super. 2017) (“As managing partner, . . . [i]t was Yusuf’s responsibility to oversee, account for, and periodically reconcile the distributions of funds between the partners”). Hamed’s contention that Hamed and Yusuf had equal roles in the management of the Partnership is therefore mistaken.

A. United's Counter-Statement of Undisputed Material Facts.

1. When the Partnership between Mr. Yusuf and Mohammad Hamed was formed in 1986, Mr. Yusuf knew and told Mr. Hamed that the Partnership would have to borrow money in order to realize the objective of opening a supermarket in St. Croix, that the lender would want his (Yusuf's) home as collateral for the loan, and would also insist on a personal guarantee, and that he (Yusuf) was the partner who would have to manage the supermarket. *See* Exhibit 1, pp. 10, 21 (testimony of Fathi Yusuf).

2. Mr. Yusuf and Mohammad Hamed agreed when the Partnership was formed that it would be responsible for all of the gross receipt taxes or GRTs to the Virgin Islands government, including the GRTs from United's rental income from the United Shopping Center and the GRTs from store income. *See* Exhibit 1, p. 11 (testimony of Fathi Yusuf).

3. The GRT rate was then 4%, and later increased to 5%. *See* Exhibit 1, p. 10 (testimony of Fathi Yusuf). The portion of the GRT on rental income was very small in comparison to the portion on supermarket income. *See id.* at 10, 17 (testimony of Fathi Yusuf).

4. From 1986 until the time of the fire that burned down the Plaza Extra East store and other bays at the shopping center, the GRT for rental income earned from tenants at the United Shopping Center was paid from Plaza Extra accounts. *See* Exhibit 1, p. 11 (testimony of Fathi Yusuf).

5. Mr. Yusuf moved to St. Thomas after the fire in 1992 in order to open the Plaza Extra Tutu Park store. *See* Exhibit 1, p. 11 (testimony of Fathi Yusuf).

6. Waleed Hamed was placed in charge of the Plaza Extra East store when it reopened,⁹ and Mr. Yusuf expected and believed that the Partnership would continue paying the GRT on United's rental income in accordance with his agreement with Mohammad Hamed. *See* Exhibit 1, p. 13 (testimony of Fathi Yusuf); *see also* Exhibit 1, p. 43-44 (testimony of Mike Yusuf). Following his return to St. Croix and the filing of this lawsuit in 2012, Mr. Yusuf first discovered from a review of records that gross receipt taxes for rental income had been paid from United's tenant accounts, rather than Plaza Extra accounts, up to 2001. *See id.* at 13, 17 (testimony of Fathi Yusuf); Exhibit 3.

7. United's Claim Y-5 is supported by records showing that it paid from its tenant account at Community Bank a total of \$60,586.96 in GRT on rental income earned from tenants at the United Shopping Center that should have been paid by the partnership. *See* **Exhibit 7**, checks, gross receipts forms, and monthly tenant account reconciliations for 1996 - 2001 showing payment of gross receipt taxes from United's tenant account from 1993 to 2001; **Exhibit 8**, Community Bank account records from 1996 showing checks corresponding to GRT payments for 1996; **Exhibit 9**, 1995 monthly tenant account reconciliations; and **Exhibit 10**, monthly tenant account reconciliations for 1997 and 1998, and corresponding Community Bank statements for 1997 and 1998.

8. United resumed paying Shopping Center GRTs in 2001 for United's rental income from Plaza Extra Partnership accounts, and continued doing so until Fathi Yusuf became the sole

⁹The Plaza Extra East store reopened in May, 1994, *see* Exhibit 6, excerpts of Fathi Yusuf's August 12, 2014 Declaration, p. 3, ¶6, and Waleed Hamed was placed in charge of that store, *see* Exhibit 3, January 22, 2020 Deposition, p. 10 (testimony of Fathi Yusuf).

owner of the Plaza Extra East store in March 2015, pursuant to Judge Brady's Wind Up Order. *See Exhibit 11*, Hamed's Chart marked as Deposition Exhibit 1 in the January 2020 depositions.

9. Waleed Hamed was still in college when Mr. Yusuf reached his agreement with Mohammad Hamed regarding the payment of gross receipt taxes, and was not present when that agreement was made. *See Exhibit 1*, p. 24 (testimony of Fathi Yusuf). Mufeed Hamed was still a "kid" when the agreement was made. *See id.* at pp. 114-115.

10. Waheed ("Willie") Hamed signed checks with NejeH Yusuf to pay for the collective GRTs for the stores as well as the rental income from the Shopping Center. A representative example are the actual checks for February and March of 2012 (before the lawsuit was filed). *See Exhibit 14—Plaza Extra Partnership Checks signed by Willie Hamed and NejeH Yusuf to reimburse for payment of the collective GRTs for the supermarket and Shopping Center paid with credits cards.*

11. Hamed is aware of these payments for the collective GRTs as reflected in Exhibit 14 as the documents bear the Hamed bates numbers—HAMD604078 thru HAMD604086.

12. Additional checks signed by Waleed Hamed to Inter Ocean Insurance dating back to July 2003 further reflect the course of dealing between the partners to pay for expenses such as insurance at the Shopping Center. *Id.* at HAMD604050, HAMD604053, HAMD604058, HAMD604067, HAMD604075.

13. The payment of the collective GRTs (as well as other expenses) with the blessing and acknowledgement of the Hameds, before the lawsuit was filed, demonstrates that the Partners acted on the agreement for the entire duration of the Partnership. *See Exhibit 14.*

B. Hamed’s Statement of Undisputed Material Facts and United’s Responses to Same.

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
1.	The United Shopping Center is owned wholly by the United Corporation, a Yusuf family-owned corporation. (Group Exhibit 1) Excluding the Plaza Extra East grocery store, the United Shopping Center has approximately 30 stores and 15 office suites available for rent, with approximately 65,000 in total square footage. (Exhibit 2)	Undisputed.
	Alleged Agreement between Fathi Yusuf and Mohammad Hamed	
2.	<p>Fathi Yusuf testified that he and Mr. Mohammad Hamed agreed that the Partnership would pay for the gross receipt taxes (“GRT”) of the Yusuf family-owned United Shopping Center before the Partnership came into existence in 1986. Neither Fathi Yusuf nor the United Corporation produced documentation substantiating this alleged agreement. (Exhibits 8, 10)</p> <p>Q. [Ms. Perrell] So when I say United, I'm talking about United that is your family's entity that owns real estate and the shopping center and so forth.</p> <p align="center">* * * *</p> <p>Q. [Ms. Perrell] . . . Has United made a claim in this lawsuit –</p> <p>A. [FATHI YUSUF] Yes.</p> <p>Q. -- to recover gross receipts that has been paid by the United on behalf of receipts from tenants that United believes should</p>	Dispute that the GRTs agreement was made before the Partnership agreement. Mr. Yusuf made it clear in earlier parts of his testimony that the GRTs agreement was part of the agreement by which he and Hamed became partners and part of the agreement by which the Partnership would rent from United the premises at which the store would operate. <i>See</i> Exhibit 1, pp. 9-11. His statement that these agreements were made before there was a Partnership mean that they were made before the Plaza Extra East store began operating in 1986.

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>have been paid by the partnership?</p> <p>A. It should have. That's the agreement between me and Mr. Mohammad Hamed, is the rent, it was very, very low, \$3 a square foot. . . .</p> <p>* * * *</p> <p>Q. [Mr. Hartmann] Let's talk a little bit about the original deal back with you and Mr. Mohammad Hamed, okay? Back when -- when you say that you agreed about gross receipts tax and insurance, that you weren't going to pay it, okay?</p> <p>When was that? Do you remember, was that like in 1986 when you first started?</p> <p>A. [FATHI YUSUF] Before 1986.</p> <p>Q. Before there was a partnership –</p> <p>A. Yes. (Exhibit 3)</p>	
<p>3.</p>	<p>According to Fathi Yusuf, Mohammad Hamed did not agree to have the Partnership pay the gross receipt taxes of the United Shopping Center. Fathi Yusuf testified in his 2020 deposition that Mr. Mohammad Hamed never specifically agreed to have the Partnership pay the gross receipt taxes for the Yusuf family-owned United Shopping Center, rather “[w]hat he [Mr. Hamed] said, he never say nothing. Whatever I say goes. And he [Mr. Hamed] accepted it.”</p> <p>Q. [Mr. Hartmann]..... Let's talk a little bit about the original deal back with you and Mr. Mohammad Hamed, okay?</p>	<p>Disputed. Mr. Yusuf’s testimony quoted in statement of undisputed fact no. 2 unequivocally demonstrates that the agreement was made. The full context of the Yusuf testimony referenced in this statement of undisputed fact makes it clear that Mr. Yusuf simply meant that Mohammad Hamed did not object to or question him about the proposed obligation before Hamed assented to it.</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>Back when -- when you say that you agreed about gross receipts tax and insurance, that you weren't going to pay it, okay? When was that? Do you remember, was that like in 1986 when you first started?</p> <p>A. [FATHI YUSUF] Before 1986.</p> <p>Q. Before there was a partnership –</p> <p>A. Yes.</p> <p>* * * *</p> <p>Q. Tell me a little bit about how that took place. Like, if you remember kind of like what he said and what you said.</p> <p>A. What he said, he never say nothing. Whatever I say goes.</p> <p>* * * *</p> <p>A. And he accepted it. (Exhibit 3)</p> <p>Later in his deposition in 2020, Mr. Yusuf reiterated the fact that Mr. Mohammad Hamed never said anything in response to Yusuf’s alleged agreement that the Partnership would pay for the United Shopping Center’s gross receipt taxes.</p> <p>Q. [Mr. Hartmann]-- you said to him, The grocery store's got to pay the receipts, not only for the grocery store, but also for my -- what your lawyer called the part of United that is just the Yusuf, I'll call it Yusuf's United. So the gross receipts tax would be paid not only for the grocery store, but also for Yusufs' United?</p> <p>A. [FATHI YUSUF] Um-hum.</p>	

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>Q. And you said that you told him that?</p> <p>A. Yeah.</p> <p>Q. And he never said anything?</p> <p>A. He never said. And then I explain to him. (Exhibit 3)</p>	
<p>4.</p>	<p>It is undisputed that no one other than Fathi Yusuf has testified that there was an agreement between Yusuf and Mohammad Hamed to have the Partnership pay the GRTs of the United Shopping Center. For example, Waleed “Wally” Hamed said his father did not tell him of such an agreement and he was unaware that this agreement existed.</p> <p>Q. [Ms. Perrell]. . . .The first question I have is, were you aware of the agreement between Mr. Fathi Yusuf and your father, Mohammad Hamed, that Mr. Yusuf testified to that the grocery store operations, the partnership, would ultimately pay all of the gross receipts for the shopping center? Were you aware of that?</p> <p>A. [WALLY HAMED] No.</p> <p>* * * *</p> <p>Q. [Ms. Perrell] Did you have any conversations -- so if you weren't aware of it, that means you also, just to clarify, didn't discuss that issue with your father, correct?</p> <p>A. [WALLY HAMED] That's correct. (Exhibit 3)</p>	<p>Undisputed.</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
5.	<p>It is undisputed that Maher “Mike” Yusuf, Fathi Yusuf’s oldest son and current President of the United Corporation, did not know of the alleged agreement between his father and Mohammad Hamed to have the Partnership pay the GRTs of the United Shopping Center.</p> <p>Q. [Ms. Perrell] Did you have any conversations with your father prior to the time that he went over to St. Thomas about how the gross receipts issues were supposed to be resolved with the shopping center?</p> <p>A. [MAHER YUSUF] No.</p> <p>* * * *</p> <p>Q. All right. And when you issued the check, did you have any idea whether there had already been a prior arrangement between your father and Mr. Hamed?</p> <p>A. No, I didn't know the details back then. (Exhibit 3)</p>	Undisputed.
6.	<p>It is undisputed that Mufeed “Mafi” Hamed, who worked in the Plaza Extra East store, did not know of the alleged agreement between his father and Fathi Yusuf to have the Partnership pay the GRTs of the United Shopping Center. Further, Mafi Hamed stated that his father would have told him had such an agreement existed because his father discussed everything owed to Mr. Yusuf with him and his brothers.</p> <p>Q. [Ms. Perrell]. . . .You're not aware -- you were not present during the meeting that Mr. Yusuf had with Mr. Mohammad Hamed, your father, that he testified about</p>	Undisputed that Mufeed Hamed claims he did not know of the GRTs agreement, but disputed that Mohammad Hamed would have told him or his sons about the agreement. The GRTs were in dollar terms a relatively minor item compared to the operation of the Plaza Extra business and to Mohammad Hamed’s 50% share of that income. <i>See</i> Exhibit 1, p. 17 (testimony of Fathi Yusuf). Mufeed Hamed testified that he was still a “kid” when the agreement was made. <i>See id.</i> at pp. 114-115.

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>earlier regarding how the gross receipts for the shopping center were to be paid; isn't that correct?</p> <p>A. [MAFI HAMED] Yeah, that's correct, but just because he says it, that doesn't mean it's true.</p> <p>Q. But you weren't present for the conversation, sir, you don't know, correct?</p> <p>A. No, I don't know.</p> <p>Q. All right. And you never discussed that with your father, correct?</p> <p>A. No. My father would discuss everything that was owed to Mr. Yusuf and we would know about it.</p> <p>* * * *</p> <p>A. [MAFI HAMED] He wouldn't keep anything out. He wouldn't have these secret meetings. He wouldn't have any of these other situation. My father's an honorable man. He's an honest man, and he was to his word. (Exhibit 3)</p>	
	<p>Rationale for Partnership to Pay United Shopping Center’s GRTs & Property Insurance</p>	
<p>7.</p>	<p>Mr. Yusuf testified in his January 21, 2020 deposition that in the beginning of the Partnership he told Mr. Hamed that he would rent the space for the Plaza Extra East store to the Partnership for a low rate of \$3 per square foot. In exchange for that rental rate, Mr. Yusuf stated that the Partnership would allegedly have to pay for the Yusuf family-owned United Shopping Center’s gross receipt</p>	<p>Disputed, because the paragraph that purports to summarize the testimony of Mr. Yusuf does not state that he or United is offering anything in “exchange for” the promise of the Partnership to pay GRTs.</p>

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>taxes and insurance.</p> <p>Q. [Ms. Perrell] So when I say United, I'm talking about United that is your family's entity that owns real estate and the shopping center and so forth.</p> <p>* * * *</p> <p>Q. [Ms. Perrell] . . . Has United made a claim in this lawsuit –</p> <p>A. [FATHI YUSUF] Yes.</p> <p>Q. -- to recover gross receipts that has been paid by the United on behalf of receipts from tenants that United believes should have been paid by the partnership?</p> <p>A. It should have. That's the agreement between me and Mr. Mohammad Hamed, is the rent, it was very, very low, \$3 a square foot. . . .</p> <p>* * * *</p> <p>A. [FATHI YUSUF] . . . I know we're going to face a project in the millions, at least \$3- to \$4 million. And I know my brother-in-law have nothing beside what he save, 400,000. So for us to go into a big business way above our financial capacity, we have no choice but to hit a lending institute. And from experience, nobody will lend any money without taking United Shopping Center as a collateral, and the house, and the owner personal financial guarantee. And based on that, I say, Listen, I am giving you this \$3 a square foot, but I'm not paying no insurance, I'm not paying no gross receipt. The store have to take care of it. (Exhibit 3)</p>	

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
8.	<p>Contrary to Fathi Yusuf’s deposition testimony on January 21, 2020, on April 27, 2015, Judge Brady made a factual finding in his Order that rent from 1986-2004 was charged at 5.55 per square foot for the Plaza Extra East store.</p> <p>Yusuf specifically addresses how rent is calculated (\$5.55 per square foot), stating that the past due rent is "the same as the old one," referring to the 1986 - 1994 rental amounts. . . . Yusuf presents more than sufficient evidence that the Partnership's arrangement with United from 1986 to 1994 was identical, in terms of past due rent, as the arrangement between 1994 through 2004. (Exhibit 12, p. 9)</p>	<p>Disputed that there is any substantive contradiction between Yusuf’s January 21, 2020 deposition testimony and Judge Brady’s finding, and disputes that this alleged discrepancy is material to any issues in this motion. Yusuf testified in his 2014 deposition that the rental rate of \$5.55 per square foot in the 1986 to 1994 time period was made up of two components: \$3.00/sq. ft. in pure rent charge and \$2.55/sq. foot in maintenance charges. <i>See Exhibit 2</i>, April 2, 2014 Deposition, p. 83 (testimony of Fathi Yusuf). He spoke imprecisely in this past January’s depositions when he referred to the \$3.00/sq. foot as the rent without clarifying that the total rent was \$5.55 per square foot. That minor imprecision does not change the substance of his testimony in the January deposition that the rent being charged for the 1986 to 1994 time period was below market rates. <i>See also Exhibit 6</i>, August 12, 2014 Declaration of Fathi Yusuf, ¶5 (referring to the rent in the initial period as \$5.55/sq. foot rent and describing it as a below market rate).</p>
9.	<p>Judge Brady also found in his April 27, 2015 Order that rent from 2012-March 8, 2015 was to be charged at a rate of \$10.12 per square foot (Plaza Extra East grocery store is 69,680 square feet and rent was \$58,791.38 per month) (Exhibit 12, pp. 2, 11-12), the same amount of rent charged for 2004-2011. (Exhibit 12, p. 10)</p>	<p>Disputed. Judge Brady never found in his April 27, 2015 order that the parties agreed to a \$10.12 per square foot rental rate for the 2004 to 2011 and 2012 – 2015 periods. The agreed-upon rental rate for the 2004 to 2011 period was not a price per square foot rate, but instead a formula that</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>The proof before the Court is clear as to United's claim that rent is due for Bay No. 1 at the rate of \$58,791.38 per month from January 1, 2012 to September 30, 2013. . . .[T]he Liquidating Partner, under the supervision of the Master, is authorized and directed to pay. . . additional rents that have come due from October 1, 2013 at the rate of \$58,791.38 per month, until the date that Yusuf assumed full possession and control of Plaza Extra - East. (Exhibit 12, pp. 11- 12)</p>	<p>calculated the annual rents as a percentage of annual sales at the Plaza Extra Tutu Park store and then applied that percentage to the Plaza Extra East sales to determine rent. <i>See Exhibit 12</i>, September 5, 2013 Declaration of Fathi Yusuf, ¶6. Judge Brady found in his April 27, 2015 Order that the parties agreed to this formula for calculating rent, and he used it to calculate rent due for the 2012 to 2015 time period. <i>See Hamed’s Exhibit 12</i>, p. 11.</p>
<p>10.</p>	<p>On January 21, 2020, Mr. Yusuf also testified to another alleged trade-off for the agreement that the Partnership would pay the gross receipt taxes and property insurance for the Yusuf family-owned United Shopping Center. In exchange for paying the gross receipt taxes for the Yusuf family owned United Shopping Center, the Partnership would get the full depreciation of the United Shopping Center on its taxes.</p> <p>Q. [Mr. Hartmann]-- you said to him, The grocery store's got to pay the receipts, not only for the grocery store, but also for my -- what your lawyer called the part of United that is just the Yusuf, I'll call it Yusuf's United. So the gross receipts tax would be paid not only for the grocery store, but also for Yusufs' United?</p> <p>A. [FATHI YUSUF] Um-hum.</p> <p>Q. And you said that you told him that?</p> <p>A. Yeah.</p>	<p>Disputed, because the summary of the quoted testimony is inaccurate, insofar as Mr. Yusuf did not use the words “trade-off” or “exchange” to characterize depreciation of the United Shopping Center.</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>Q. And he never said anything?</p> <p>A. He never said. And then I explain to him.</p> <p style="text-align: center;">* * * *</p> <p>A. All my building depreciation, two-and-a-half -- two-and-a-half, \$3 million, it being wiped out, credit, to the income of this partnership. So Mohammad Hamed, he getting depreciation on something that he don't even own.</p> <p>Q. Could you use a depreciation at the time?</p> <p>A. Sure.</p> <p>Q. Did you have enough income?</p> <p>A. Yeah.</p> <p style="text-align: center;">* * * *</p> <p>A. All the -- my building value, it being wiped out completely to the partnership. (Exhibit 3)</p>	
11.	<p>In an earlier deposition, on April 2, 2014, Fathi Yusuf testified under oath that he and Mr. Hamed were partners, but there were a lot of conditions Mr. Hamed had to agree to as a basis of that partnership. Mr. Yusuf stated that “I have the final word,” with respect to the Partnership. Mr. Yusuf explained that the United Corporation was supposed to have an office free of charge in the supermarket and the Partnership would pay all of the gross receipts and insurance for the entire building of the United Shopping Plaza. Yusuf explained it as a trade-off: the Partnership took the depreciation of the whole United Shopping</p>	<p>Disputed, because the summary of Yusuf’s testimony is incomplete and inaccurate. The summary, for example, omits the following: the fact that Mr. Yusuf was giving a personal guaranty, that he used his home as collateral for the financing that would be needed to establish the supermarket business; and that he would be charging the partnership a below-market rental rate. <i>See</i> Exhibit 1, pp. 9-10; Exhibit 2, p. 53.</p>

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>Plaza on its taxes in exchange for the Partnership paying the United Shopping Center's the gross receipts taxes and insurance.</p> <p>[FATHI YUSUF] I have, with this gentleman, a shake-hand commitment, and I live up to it up to now, just to show you how clean I am and how decent I am, this man never have my signature as a partner, but I have never deny him as a partner in the profit. But there is a lot of condition, he have to live up to it.</p> <p>* * * *</p> <p>Q. [Attorney Holt] Are there some other conditions to this partnership agreement?</p> <p>A. [FATHI YUSUF] No. The condition is, I have the final word. It's I am obligated to consult with him, if I see it's important for me to consult. I was suppose to be, after 1993, I was supposed to have an office within the supermarket free of charge. I was -- he was supposed to, the Plaza Extra was supposed to pay all the gross receipt from January 1st, 1994 up to present, and it was covering in the building, the entire building of United Shopping Plaza. My duty was, is to go and commit the same thing we ensure, to bring money to Mr. Hamed an extent, which cost him nothing. It cost me personal guarantee, and it costing me everything I own except my children and my wife.</p> <p>* * * *</p> <p>Q. Okay. So the Plaza Extra stores would pay for insurance on the whole shopping</p>	

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>center?</p> <p>A. Yes.</p> <p>Q. And the Plaza Extra Supermarket would pay the gross receipts, not just on the grocery store profits, but on the rent?</p> <p>A. Yes.</p> <p>* * * *</p> <p>A. One more item. The United Shopping Plaza was using the entire shopping center value depreciation to offset any income tax, which that, in return, it will give you greater saving than the insurance and the gross receipt.</p> <p>Q. So there's a tradeoff you're giving them –</p> <p>A. It's a tradeoff, yes.</p> <p>Q. You're giving them depreciation; they're paying gross receipts and insurance?</p> <p>A. Yes. Yes, sir. (Exhibit 4)</p>	
<p>12.</p>	<p>It is undisputed that Fathi Yusuf and the United Corporation have not provided any evidence that the Partnership got the depreciation value of the United Shopping Center on its taxes from 2012-March 8, 2015, the time period of this claim. (Exhibit 8)</p>	<p>United does not dispute that the Partnership tax returns for the 2013 to 2015 tax years do not show a deduction for depreciation for the United Shopping Center. From tax years 2013, John Gaffney began preparing separate United and Partnership tax returns, and building depreciation would not be shown as a deduction on those returns as it had been when supermarket income was being reported on United Corporation returns. <i>See Exhibit 1, p. 122.</i></p>

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	1986-1992 Payment of United Shopping Center's GRTs	
13.	<p>From 1986 to 1992, Fathi Yusuf testified in his 2020 deposition that the Partnership paid for the Yusuf family-owned United Corporation Shopping Center's gross receipt taxes.</p> <p>Q. [Ms. Perrell] How did the gross receipts tax for the shopping center get paid from 19 -- 1986 until the time of the fire?</p> <p>A. [FATHI YUSUF] It's being paid by the -- by the partnership.</p> <p>* * * *</p> <p>Q. Mr. Hartmann]. . . And who -- and who -- after you opened up in '86, who took -- physically took care of the taxes? Who wrote the check, etcetera?</p> <p>A. Write the check, sometime I write it. Sometime Wally write it.</p> <p>Q. Wrote the check?</p> <p>A. Yeah. (Exhibit 3)</p>	Undisputed.
14.	<p>Fathi Yusuf contradicted his own testimony. In an earlier deposition in 2014, Yusuf testified that the Partnership was not supposed to be paying the United Shopping Center's GRTs until 1994.</p> <p>Q. [Attorney Holt] Are there some other conditions to this partnership agreement?</p> <p>A. [FATHI YUSUF] No. The condition is, I have the final word. It's I am obligated to consult with him, if I see it's important for</p>	Disputed, because there is no contradiction. From context, it is clear that the Yusuf referred to 1994 because that is when, unbeknownst to him, the practice that had been in effect from 1986 to 1992 (of the Partnership paying United's GRT's) ceased, and United began paying its own GRTs.

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>me to consult. I was suppose to be, after 1993, I was supposed to have an office within the supermarket free of charge. I was -- he was supposed to, the Plaza Extra was supposed to pay all the gross receipt from January 1st, 1994 up to present, and it was covering in the building, the entire building of United Shopping Plaza. (Exhibit 4)</p>	
<p>15.</p>	<p>It is also undisputed that Wally Hamed did not write Partnership checks for the 1986 to 1992 United Shopping gross receipt taxes because he testified in his deposition that he did not have checking writing authority until 1994 on the Partnership's Plaza Extra accounts.</p> <p>Q. [Ms. Perrell]. . . . And so before Mr. Yusuf left, did you have anything to do with the writing of any checks for the gross receipts, either for the grocery store operations, or any other gross receipts taxes?</p> <p>A. [WALLY HAMED] Like I told you, I had nothing to do with the shopping center whatsoever. And as far as me signing checks, we opened Plaza Extra East in 1986. I didn't have any signing check -- I mean, I had no authority to sign checks. Fathi was the only one who signed the checks --</p> <p style="text-align: center;">* * * *</p> <p>A. -- for the Plaza Extra East.</p> <p>Q. [Ms. Perrell] When was it you were given authority to sign checks?</p> <p>A. [WALLY HAMED] Sometime probably 3-4 years after that.</p>	<p>Disputed. Mr. Yusuf testified that Waleed Hamed wrote some of those checks. See Exhibit 1, p. 12 (testimony of Fathi Yusuf).</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>Q. So would that be early '90s?</p> <p>A. I'm not sure. I think probably after we moved to St. Thomas, or right after we moved to St. Thomas.</p> <p>Q. Because at that point, Mr. Yusuf would be gone and somebody would need to do it on behalf of the East store?</p> <p>A. I believe around that time, yes.</p> <p>Q. . . . So that makes sense. . . .</p> <p>Q. (Mr. Hartmann) And just for the record, what was the date of that?</p> <p>A. The date of?</p> <p>Q. When you opened St. Thomas.</p> <p>A. St. Thomas, I believe it's in '94. (Exhibit 3)</p>	
	1993-2001 Payment of United Shopping Center’s GRTs	
16.	From 1993 through August 2001, the United Corporation Shopping Center paid its own gross receipt taxes on the proceeds of its rents out of its tenant bank account. (Exhibit 5 , pp. YUSF237705, YUSUF237727-YUSF237787)	Undisputed.
17.	Fathi Yusuf left the St. Croix store at the end of 1992 to work in the newly opened Plaza Extra store in St. Thomas. Mr. Yusuf testified that between 1993 and 2001, he assumed that the Partnership continued to pay the United Shopping Center’s gross receipt taxes.	Undisputed.

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>Q. [Mr. Hartmann]. . . . And -- and during that time [1986-1992], you had to -- even back in those days, you had to fill out a sheet, right, for the gross receipts tax every month?</p> <p>A. [FATHI YUSUF] Yes.</p> <p>Q. Yeah. And was -- did one of you, in particular, do it, or did whoever do it?</p> <p>A. No, the man who collecting the rent. I don't collect rent. I used to have a manager.</p> <p style="text-align: center;">* * * *</p> <p>Q. So you had a manager who filled out the tax forms --</p> <p>A. Yeah.</p> <p>Q. -- and then paid them?</p> <p>A. Yes.</p> <p style="text-align: center;">* * * *</p> <p>A. He asked for a check and check would be written and give to him.</p> <p style="text-align: center;">* * * *</p> <p>Q. And -- and did it stay that way from --from the time you opened until you left for St. Thomas in '92?</p> <p>A. Yes.</p> <p style="text-align: center;">* * * *</p> <p>Q. [Mr. Hartmann] So -- so when you moved to</p>	

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>St. Thomas at the end of '92, did the taxes continue to get paid the same way? In other words, did your manager –</p> <p>A. [FATHI YUSUF] I would assume so.</p> <p>Q. But you don't know?</p> <p>A. I don't know. (Exhibit 3)</p>	
18.	<p>By way of example, Mr. Yusuf testified that the United Shopping Center paid its own gross receipt tax for the month of July 1999 out of its tenant bank account. He noted that his son Mike Yusuf and the Shopping Center's property manager signed the check for the GRT payment.</p> <p>Q. [Mr. Hartmann] . . . I'm showing the witness Exhibit F, which has been marked as Exhibit 3 for the purposes of this deposition, which previously the witness identified as his claim.</p> <p>Q. (Mr. Hartmann) And what I'm referring to is marked with a Bates Stamp Number Exhibit FY 015001.</p> <p>Q. (Mr. Hartmann) What I'm showing you is a check written on United Corporation Tenants Account.</p> <p>A. [FATHI YUSUF] Um-hum, yes.</p> <p>Q. The tenants' account, not -- not on the partnership account.</p> <p>A. Yeah.</p> <p>Q. And -- and it's Check Number . . . 1674, dated 8-27-99. And itself written to the Government of the Virgin Islands for gross</p>	Undisputed.

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>receipts taxes for July. In the notation, it says July of '99. And it's accompanied by a -- by a form that was submitted with it.</p> <p>* * * *</p> <p>Q. [Mr. Hartmann]. . . . And could you tell me whose signature appears on that check?</p> <p>A. I believe this is my son, Mike.</p> <p>* * * *</p> <p>A. Maher Yusuf.</p> <p>Q. And -- and do you recognize the signature -- the presented name and the signature on the form below it?</p> <p>* * * *</p> <p>Q. I think it says Thomas.</p> <p>A. I don't know who's that.</p> <p>Q. Thomas Luff.</p> <p>A. I don't know. I don't know. I tell you, I'm in St. Thomas.</p> <p>* * * *</p> <p>A. That must be the manager of the shopping center.</p> <p>Q. So this is a check from 1999 paying the gross receipts tax.</p> <p>A. Um-hum.</p> <p>Q. Written on the tenants' account, and it's signed by your son, Mike?</p>	

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	A. Right. (Exhibit 3)	
	2002-2012 Payment of United Shopping Center’s GRTs	
19.	<p>From about 2002 through 2012, sometimes the United Corporation paid its own gross receipt taxes on the rent proceeds from the United Shopping Center and sometimes the Partnership paid the United Shopping Center’s gross receipts.</p> <p>Q. [Mr. Hartmann] When I say you didn’t know anything at all before 2012, you knew some stuff?</p> <p>A. [JOHN GAFFNEY] I did.</p> <p>Q. And, for instance, on this, you knew that some of the times, the partnership paid its own -- paid the tenants’ account and sometimes the tenant paid the tenants’ –</p> <p>A. Yes.</p> <p>Q. -- gross receipts taxes?</p> <p>A. Yes. (Exhibit 3)</p>	<p>Disputed, because it omits relevant testimony of John Gaffney, and fails to state that United’s GRTs on shopping center income were mostly paid from Plaza Extra accounts, and that they were only occasionally paid from United tenant accounts. John Gaffney testified that he “saw evidence of payments coming from the Plaza – and I’m going to just say Plaza cash accounts,” with an “occasional payment out of the shopping center account” during those years. Exhibit 1, p. 135; <i>see also</i> Exhibit 1, p. 136 (testifying that when he began working at Plaza Extra in 2012, he “was aware of the fact that they were paying for the gross receipts taxes over in St. Thomas, because that’s where [Margie Soeffing] was located and that’s where Mr. Yusuf was located at that time too”).</p>
20.	<p>John Gaffney testified under oath in his deposition on January 21, 2020, that prior to his arrival in 2012, the predecessor controller, Margie Soeffing, tried to account for the taxes as a “due to/from item,” but sometimes was pressured to expensing it. This meant that sometimes the United Shopping Center GRTs’ payment was characterized on the Partnership’s accounting as an item to be resolved at some point in the future as to which entity (Partnership or Shopping Center) should ultimately be responsible for paying it. Other</p>	<p>Disputed, because no Partnership had been determined to exist while Margie Soeffing was employed at the partnership, and she therefore could not have possibly been making any judgments about whether United GRTs paid from Plaza Extra accounts would or might later be determined to be obligations of United, on the one hand, or a partnership, on the other. Whatever accounting decisions she made during her tenure were decisions about the internal</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>times, the GRT payment for the United Shopping Center came out of the Partnership’s bank account and the Partnership books reflected that the Partnership paid it straight out, in other words, it was a Partnership expense.</p> <p>A. [JOHN GAFFNEY] Well, he [Fathi Yusuf] just told me that his agreement had always been that the gross receipts taxes for the shopping center were to be paid by Plaza. The -- the -- I will say that I had conversations with the former controller, Margie Soeffing, about that too, and she was under the -- she was under the same guideline.</p> <p>* * * *</p> <p>Q. [Mr. Hartmann] So going back to my GAAP question again, you said that -- you said that you had no personal knowledge and that no documents in there, but that you could make some sort of statement about consistency. What statement could you make about consistency?</p> <p>A. [JOHN GAFFNEY] Well, there was an effort to basically treat the payments that were being made on behalf of the shopping center gross receipts taxes as a due to/from item.</p> <p>Q. So if I understand what you're saying is they weren't trying to pay the tenant gross receipts taxes out of the partnership, or they were?</p> <p>A. I -- I believe, and I'm going to just say I believe because I believe that Margie was trying to account for it as a due to/from</p>	<p>accounting of United only. Until January 2013, “all of the annual reporting of all gross receipts taxes was under that United Corporation, whether it was a shopping center or whether it was Plaza Extra. Didn’t matter. It’s all United Corporation...” <i>Id.</i> at 140 (testimony of John Gaffney).</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>item. And what was happening is occasionally it would come up and she would be pressured into expensing it. (Exhibit 3)</p>	
<p>21.</p>	<p>Gaffney further testified in his January 21, 2020 deposition that the prior controller, Margie Soeffing, flip-flopped back and forth between sometimes classifying the Partnership’s payment of the Yusuf family owned United Shopping Center’s gross receipt taxes as a “due/to from item” meaning the responsible party for paying the GRTs would be determined at a later date and sometimes Ms. Soeffing just wrote the payment off—and the Partnership paid the United Shopping Center’s GRTs—because Fathi Yusuf pressured her to do so.</p> <p>Q. [Mr. Hartmann] And, for instance, on this, you knew that some of the times, the partnership paid its own -- paid the tenants' account and sometimes the tenant paid the tenants' –</p> <p>A. [JOHN GAFFNEY] Yes.</p> <p>Q. -- gross receipts taxes?</p> <p>A. Yes.</p> <p>* * * *</p> <p>Q. [Mr. Hartmann] And what I'm asking is, and the only reason that came up, the only reason you were placed in that position is Mr. Hamed -- Mr. Yusuf told you that there was some old oral agreement that would have the partnership pay the tenant account's gross receipts tax; is that correct?</p> <p>A. [JOHN GAFFNEY] That, plus the fact I</p>	<p>Disputed as written. There was no judicial determination of the existence of a Partnership when Margie Soeffing was employed at United, and any due to/from treatment by her during the short period of her employment related strictly to United Corporation’s internal accounting (as between Untied supermarket accounts and United shopping center accounts). The agreement by the parties to treat the Plaza Extra business as a Partnership for accounting purposes was made in 2014, and made retroactive to January 2013. <i>See</i> Exhibit 1, p. 122. John Gaffney, who was Ms. Soeffing’s successor and who joined Plaza Extra in 2012, performed that Partnership accounting. <i>See</i> Exhibit 1, p. 122, and Exhibit 13, Declaration of Nejeħ Yusuf.</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>did see some evidence of the same issue existing before 2000 -- I started the, you know, doing the conversion in January of 2013.</p> <p>* * * *</p> <p>Q. [Ms. Perrell] You said you saw some evidence. And that evidence was you had had some conversations with a lady that was the accountant. What was her name?</p> <p>A. [JOHN GAFFNEY] Margie Soeffing.</p> <p>* * * *</p> <p>Q. (Ms. Perrell) You -- you spoke with her directly, right?</p> <p>A. [JOHN GAFFNEY] I've spoke with her directly, yes.</p> <p>Q. And as a result of that conversation, did you have an understanding how the tenant -- how the shopping center gross receipts were to be paid, at least what was --</p> <p>A. Well, Margie -- Margie flip-flopped back and forth, and she admitted to it, to me that she did. And she did tell me that, you know, sometimes under pressure from Mr. Yusuf, she would start feeling like she needed to write it off, and then sometimes under, I don't know whether she was getting pressure from anybody else, I can't say specifically, but she would -- she did have a tendency to also try and treat it as a due to/from item, too.</p> <p>Q. All right. So that you understood that there were folks that were treating it both ways?</p>	

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	A. Yeah. (Exhibit 3)	
	2013-2015 Payment of United Shopping Center's GRTs	
22.	<p>On January 21, 2020, John Gaffney testified that Judge Ross told him to go ahead and pay the gross receipt taxes for the Yusuf family owned United Shopping Center with Partnership funds and the dispute could be settled later. Gaffney posted a journal entry and expensed the gross receipts for 2013-2015 in 2015.</p> <p>Q. [Ms. Perrell]. . . .So as we sit here today, has the partnership paid for the United Shopping Center's gross receipt taxes from January of '13 forward until the split?</p> <p>A. [JOHN GAFFNEY] And – and ultimately what happened was in a meeting with Judge Ross, Mr. Yusuf and I, we spent quite a bit of time on this, and the point was argued about who was supposed to be incurring the cost of the shopping center. Judge Ross finally said, Okay. For our purposes right now, go ahead, and let's, you know, let's go ahead. I proposed a journal entry. I proposed a journal entry so that we could get these off the books. And then the point about the \$44,000 in the gross receipts taxes could be argued later. But ultimately what happened was, once I posted that journal entry, I expensed \$44,000 to taxes, gross receipts, and I did that in 2015. (Exhibit 3)</p>	Undisputed.
23.	Gaffney explained in his January 21, 2020, deposition that by placing the payment of the Yusuf family-owned United Shopping Center GRTs in a due to/from account on the	Undisputed.

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>Partnership's accounting, the amount was accumulating to be resolved at a future point. In other words, the entity that was supposed to have paid the taxes would be determined later.</p> <p>Q. [Mr. Hartmann] You weren't there before 2012, were you?</p> <p>A. [JOHN GAFFNEY] Arrived in October of 2012.</p> <p>Q. So you don't really have any idea what was done before then, do you?</p> <p>A. I have some idea, because what happened was, when I arrived, they were about eight months or -- eight to ten months behind on their accounting. And so what happened was, I had discussions with Margie Soeffing, and we agreed, we -- we came to an agreement on how it would be brought current and so forth.</p> <p style="text-align: center;">* * * *</p> <p>Q. [Mr. Hartmann] And, for instance, on this, you knew that some of the times, the partnership paid its own -- paid the tenants' account and sometimes the tenant paid the tenants' --</p> <p>A. [JOHN GAFFNEY] Yes.</p> <p>Q. -- gross receipts taxes?</p> <p>A. Yes.</p> <p style="text-align: center;">* * * *</p> <p>A. [JOHN GAFFNEY] See, who -- who paid it and what account it came out of is irrelevant. It is the debit side that is --has the</p>	

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>most relevance to me, because if the debit side is going to a due to/from account, it's entirely different than if the debt's going to an expense account called taxes, gross receipts. If it's going to a due to/from account, it's accumulating to be resolved at some future point. (Exhibit 3)</p>	
	<p>GAAP Accounting Principles Govern Accounting for Businesses</p>	
24.	<p>Mr. Gaffney testified that GAAP stands for generally accepted accounting principles and it covers the entire subject of accounting for businesses.</p> <p>Q. [Mr. Hartmann]. Just tell me very briefly, what is GAAP?</p> <p>A. [JOHN GAFFNEY] Generally accepted accounting principles.</p> <p>Q. And what is -- what is it used for?</p> <p>A. Well, it covers basically the entire subject of accounting for businesses. . . (Exhibit 3)</p>	<p>United objects on the grounds that this purported statement of fact is immaterial to any issues raised by this motion. Subject to that objection, undisputed.</p>
	<p>According to John Gaffney, Conformance with GAAP Requires Documentation or Consistency in Treatment of Over Time</p>	
25.	<p>According to John Gaffney, an appropriate GAAP accounting entry has documents backing up the accounting entry. For example, the repair of a refrigerator would include obtaining and retaining an invoice of the work from the repair person. That receipt could then be showed to the IRS, if necessary, to prove the expense was work related.</p> <p>Q. [Mr. Hartmann]. just tell me very</p>	<p>Dispute the heading to this statement of fact (beginning with “According to...”) to the extent it is asserting that anything in GAAP precludes an oral agreement regarding which entity is to ultimately responsible for an expense from being given effect. In</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>briefly, what is GAAP?</p> <p>A. [JOHN GAFFNEY] Generally accepted accounting principles.</p> <p>Q. . . .And what is -- what is it used for?</p> <p>A. Well, it covers basically the entire subject of accounting for businesses. . .</p> <p>* * * *</p> <p>Q. [Mr. Hartmann] If I was going to charge repairs to a refrigerator, I would get an invoice from the person who repaired it, that would go into my books. And later on, when the IRS or someone else came knocking, I would go back and show them that document to show why it was in there; is that correct?</p> <p>A. [JOHN GAFFNEY] Correct, yes. (Exhibit 3)</p>	<p>response to a question from counsel for Hamed about how GAAP would treat an agreement unsupported by any paperwork, Mr. Gaffney stated that this kind of thing “happens in GAAP all the time” and is “usually covered in notes to the financial statements.” Exhibit 1, pp. 146-147. Once an issue about an oral agreement is resolved by the parties or the Master, GAAP would only require that an appropriate journal entry be made to document the resolution. <i>See id.</i> at 147. In the partnership accounting that began in 2013, Gaffney handled the payments of shopping center GRTs as a due/to from item, in which the issue of whether United or the partnership was responsible for them would be resolved at a later time by the parties or the Master; and that treatment is entirely consistent with GAAP. <i>See id.</i> at 147-148.</p>
26.	<p>Mr. Gaffney testified that an accounting entry without documentation could survive a GAAP audit if consistency in handling the item is established over the course of years or months.</p> <p>Q. [Ms. Perrell] And what was your understanding as to why the gross receipts for the shopping center, which was not part of the partnership, would be paid by the partnership?</p> <p>A. [JOHN GAFFNEY] Just discussions with Mr. Yusuf over the agreement, the purported agreement that the shopping center gross receipts taxes are to be paid by the -- by Plaza Extra.</p>	<p>United objects to this statement of fact on the grounds that it is immaterial to the issues in this case. The accounting for the Plaza Extra supermarket business treated it as a United Corporation business until 2013. When counsel for Hamed questioned John Gaffney in deposition about whether there was a GAAP problem in having “the partnership . . . just going out and paying somebody else’s gross receipts tax,” Gaffney made it clear that there was no such problem because “it was all still reported under United Corporation.” <i>See</i> Exhibit 1, pp. 140. <i>See also</i> Exhibit 1, pp. 141 (“[i]t’s all United Corporation,” and</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>****</p> <p>Q. [Mr. Hartmann]. . . .And is there any such document with regard to this agreement? That's all I'm asking.</p> <p>A. [JOHN GAFFNEY] No.</p> <p>****</p> <p>Q. [Mr. Hartmann]. . . .And -- and would this -- would this --would the documentation that you have with regard to this, survive an audit under GAAP?</p> <p>A. [JOHN GAFFNEY] Yes, it could survive an audit under GAAP, based upon consistency, because sometimes agreements are made. They're not necessarily always in writing. And then what happens is if something has been handled a certain way for so many years and –</p> <p>****</p> <p>A. -- so many months, it could -- it could be actually easily accepted. (Exhibit 3)</p>	<p>“everything that was paid on behalf of the shopping center was a legitimate gross receipts tax for purposes of the tax return”).</p> <p>Also, dispute any implication that John Gaffney testified that, under GAAP, whether the United shopping center GRTs were paid from supermarket accounts or shopping center accounts determines which account they should ultimately be charged to. Gaffney testified that “how it’s being paid or who’s paying it” is “irrelevant” in accounting terms to which entity is charged with the expense. Exhibit 1, p. 142. He also testified that it is entirely consistent with GAAP for “differences of opinion” on these matters to “give rise to a balance sheet item that can sit there for a while [on a financial statement] until it’s resolved.” Exhibit 1, p. 147. GAAP only requires that once an issue is resolved, either by agreement of the parties or by the Master, that a journal entry be made reflecting the resolution. See Exhibit 1, p. 147. When asked by Hamed’s counsel, “And under GAAP, how are things like that resolved,” Gaffney responded, “Well, what happens is they’re resolved, just like you guys are doing now, and eventually what happens is somebody makes a journal entry.” <i>Id.</i> at 147. Gaffney’s response to a question which asked him to reconcile his view “that this was done in a particular way consistently” with it “being charged to a due to/from account” makes clear that he does not regard the “due</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
		to/from” accounting treatment as an “inconsistent” accounting treatment. Exhibit 1, p. 143-144.
27.	<p>It is undisputed that no writing exists documenting the purported agreement between Fathi Yusuf and Mohammad Hamed that the Partnership would pay the United Shopping Center’s GRTs.</p> <p>Q. [Mr. Hartmann]. just tell me very briefly, what is GAAP?</p> <p>A. [JOHN GAFFNEY] Generally accepted accounting principles.</p> <p>Q. . . . And what is -- what is it used for?</p> <p>A. Well, it covers basically the entire subject of accounting for businesses. . .</p> <p>* * * *</p> <p>Q. [Mr. Hartmann] If I was going to charge repairs to a refrigerator, I would get an invoice from the person who repaired it, that would go into my books. And later on, when the IRS or someone else came knocking, I would go back and show them that document to show why it was in there; is that correct?</p> <p>A. [JOHN GAFFNEY] Correct, yes.</p> <p>Q. And is there any such document with regard to this agreement? That's all I'm asking.</p>	<p>Undisputed that there is no writing documenting the agreement to pay the United Shopping Center GRTs. Dispute that GAAP has any relevance to the legal issue of whether the oral agreement was made, and dispute any implication that John Gaffney testified that that it has any such relevance. In response to a question from counsel for Hamed about how GAAP would treat “a theoretical agreement entered into [in] 1986 with a guy who’s dead,” with “no paperwork” and no “consistent history” to document the agreement, Mr. Gaffney stated that this kind of thing “happens in GAAP all the time” and is “usually covered in notes to the financial statements.” Exhibit 1, pp. 146-147.</p>

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	A. No. (Exhibit 3)	
28.	<p>It is undisputed that the payment of the gross receipt taxes was not handled consistently on the Partnership's books:</p> <ul style="list-style-type: none"> • 1986-1992 – Mr. Yusuf alleged in his deposition testimony in 2020 that the Partnership paid the GRTs for the United Shopping Center. (Hamed SOF ¶ 13) • 1986-1993 – In contrary deposition testimony in 2014, Mr. Yusuf stated “[t]he Plaza Extra was supposed to pay all the gross receipt from January 1st, 1994 up to present, and it was covering in the building, the entire building of United Shopping Plaza.” (Hamed SOF ¶ 14) • 1993 to 2001 – the United Shopping Center paid its own GRTs from its tenant bank account. (Hamed SOF ¶ 16) • 2002-2012 – Mr. Gaffney testified that the prior controller, Margie Soeffing, flip flopped back and forth between sometimes classifying the Partnership's payment of the Yusuf family owned United Shopping Center's gross receipt taxes as a “due/to from item,” to determine which entity owed the GRTs at a later date and sometimes Ms. Soeffing just wrote the payment off (meaning the Partnership paid it), because Fathi Yusuf pressured her to do so. (Hamed SOF ¶ 21) • 2013-2015 – Mr. Gaffney testified 	<p>Disputed generally because there were no “partnership books” maintained before January 2013, and hence there was no handling of gross receipts taxes on partnership books before 2013 by Margie Soeffing or anybody else. <i>See</i> Exhibit 1, pp. 122 (testimony of John Gaffney). Until January 2013, “all of the annual reporting of all gross receipts taxes was under that United Corporation, whether it was a shopping center or whether it was Plaza Extra. Didn't matter. It's all United Corporation...” <i>Id.</i> at 140 (testimony of John Gaffney).</p> <p>The 1986-1992 statement is undisputed, except that it would be more precise to say that GRTs for the United Shopping Center were paid from Plaza Extra accounts. There was no partnership from the standpoint of bank accounts, accounting and tax returns as all were in the name of United Corporation.</p> <p>The 1986-1993 statement is disputed. With respect to the reference in Mr. Yusuf's testimony to the year 1994, Mr. Yusuf's testimony in his 2014 deposition and in the January 2020 deposition is that the Partnership agreement and agreement of the Partnership to pay rent were formed around 1986, and that one of its conditions was that United's Shopping Center GRTs would be paid from Partnership's Plaza Extra accounts. <i>See</i> Exhibit 2, pp. 24-25, 27,</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>that Judge Ross told him to go ahead and pay the gross receipt taxes for the Yusuf family owned United Shopping Center with Partnership funds and the dispute could be settled later. Mr. Gaffney posted the taxes as a “due/to from item” on the Partnership’s books, signifying that determining which entity bore responsibility for the GRTs would be determined at a later date. (Hamed SOF ¶¶ 22-23)</p>	<p>54. It makes no sense to interpret the reference to 1994 as meaning that a GRTs agreement entered in 1986 would not take effect until 1994. What Mr. Yusuf meant was that, starting in 1994, United began paying its shopping center GRTs from tenant accounts, rather than Plaza Extra accounts, contrary to its prior practice and contrary to what it was “supposed” to do under the 1986 agreement.</p> <p>The 1993 to 2001 statement is undisputed.</p> <p>The 2002 to 2012 statement is disputed in part, and most of it is immaterial to the issues raised by this motion. Margaret Soeffing was only employed by Plaza Extra from June 2011 to mid-2013, so any accounting she performed was for that period only, and not the entire 2002 to 2012 time period. <i>See</i> Exhibit 13, Declaration of Nejeah Yusuf. Furthermore, what Gaffney actually testified to on examination by Hamed’s counsel is that he did not know at all whether United’s GRTs from 2002 to 2006 were paid for out of United’s Plaza Extra accounts or its landlord-tenant accounts. <i>See</i> Exhibit 1, p. 135. As for the accounting for the 2007 to 2012 period, as noted above in this response, all of the Plaza accountants for that period treated the supermarket business and the shopping center as all part of United Corporation for accounting purposes. How Matjorie Soeffing treated payments made from Plaza Extra</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
		<p>accounts for shopping center GRTs as an internal United accounting matter during the 2 years she was employed by United has little, if any, relevance to the issues raised by this motion. To the extent it is relevant at all, if Mr. Yusuf asked Ms. Soeffing to account for them for United’s internal purposes as a Plaza Extra expense, that would be entirely consistent with the existence of an agreement to have those GRTs paid out of Plaza Extra accounts.</p> <p>The 2013 to 2015 statement is undisputed.</p>
29.	<p>On March 3, 2016, the US District Court of the Virgin Islands, Division of St. Croix, ended the United Corporation’s probation in <i>United States of America v. United Corporation, et. al.</i>, 1:05-cr-00015. (Exhibit 6) United Corporation was indicted on, among other things, money laundering, tax evasion and filing false corporate income tax returns. (Exhibit 7)</p>	<p>Undisputed.</p>
30.	<p>On May 15, 2018, Yusuf and United claimed in their response to interrogatory number 16 that the Partnership agreement between Hamed and Yusuf dictated that the profits would be divided 50-50 after the deduction of expenses. Yusuf stated that he made the decisions for the Partnership as to when the rent and other expenses would be reconciled and paid to United. Finally, Yusuf and United said that the filing of the lawsuit between the two partners was of no consequence on their agreement because the filing of Hamed’s lawsuit “did not enable him to continue receiving the benefits of the partnership.” Fathi Yusuf and the United Corporation</p>	<p>United objects to this purported statement of fact on the grounds that it is immaterial to issues raised by this motion. Subject to that objection, United states that Hamed has quoted correctly interrogatory 16 and the response to it, but disputes that Hamed’s paraphrasing of the response is accurate or fair.</p>

	HAMED'S SUMF	UNITED'S RESPONSE TO SUMF
	<p>Responses to Hamed's Fourth Interrogatories per the Claim Discovery Plan of 1/29/2018 Nos. 16-28 of 50 in <i>Hamed v Yusuf</i>, SX-12-CV-370 (May 15, 2018).</p> <p>Interrogatory 16 of 50 relates to . . . H-150 (old Claim No. 3002a) . . . "United Shopping Center's gross receipts taxes," </p> <p>State with specificity why, assuming that Yusuf is correct that Hamed had agreed that the Partnership would pay the separate (non-partnership-related) United Corporation costs for such things as GRT taxes, franchise taxes and fees, property insurance, etc., -- what facts, conversations, writings, communications or other information or documents leads Yusuf to believe and assert that he <i>continued</i> to have Hamed's consent as to such payments after September 17, 2012, despite a lawsuit filed by Hamed seeking to stop Yusuf's involvement in the Partnership, with a claim of outright theft by Hamed, as well as Yusuf's denial of the existence of a partnership, attempted removal of the Hameds from the stores by Yusuf and letters from Hamed and his counsel stating that various of the unilateral uses of funds, payments and actions were henceforth denied and actionable? (Bold emphasis added).</p> <p>Response: * * * *</p> <p>Further responding, Yusuf submits that in his earlier declaration he explained that "[u]nder the business agreement between Hamed and me that I now describe as a partnership, profits would</p>	

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>be divided 50-50 after deduction for rent owed to United, among other expenses" and that "[u]nder our agreement, I was the person responsible for making all decisions regarding when the reconciliation would take place" and that Yusuf had the discretion to determine when the reconciliation would take place. See August 12, 2014 Yusuf Declaration, p. 2. There is no reason for Yusuf to believe that this discretion, consistent with the manner in which the partnership operated from its inception, would not continue in the same manner until its dissolution. This belief and understanding has been further confirmed with Yusuf’s designation as the Liquidating Partner under the Final Wind Up Plan of the Plaza Extra Partnership adopted by the Court by Order dated January 7, 2015. Finally, the filing of Hamed's lawsuit on September 17, 2012 did not enable him to continue receiving the benefits of the partnership without the burdens he agreed to from the outset. (HAMD660351-HAMD660375) (Exhibit 8)</p>	
<p>31.</p>	<p>On May 15, 2018, Fathi Yusuf and the United Corporation denied in their response to request to admit no. 7 that when Hamed sued Yusuf in 2012, any prior or then existing voluntary consent allowing Yusuf to unilaterally act for the Partnership or for the benefit of United Corporation using Partnership funds ended. Fathi Yusuf and the United Corporation Response to Hamed's Third Request to Admit Pursuant to the Claims Discovery Plan of 1/29/2018, Nos. 7-29 of 50 in <i>Hamed v Yusuf</i>, SX-12-CV-370 (May 15, 2018).</p>	<p>United objects to this purported statement of fact on the grounds that it is immaterial to any issues raised by this motion. Subject to that objection, United does not dispute that Hamed’s quotation of the request to admit number 7 in his Third Request to Admit, and the response, is an accurate quotation. United disputes that Hamed’s paraphrasing of the response is accurate or fair.</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>Request to Admit 7 of 50</p> <p>Admit or Deny that when Hamed sued Yusuf, on or about September 17, 2012, “to establish Hamed's rights under his partnership” and “<i>enjoining the defendants from interfering with Hamed's partnership rights</i>, including enjoining Yusuf from interfering with the operations of the three Plaza Extra supermarkets” that any prior or then existing voluntary consent by Hamed -- for Fathi Yusuf to <i>unilaterally</i> act for the Partnership or for the benefit of United Corporation using Partnership funds -- ended.</p> <p>Response:</p> <p>Denied (Exhibit 9)</p>	
32.	<p>On May 15, 2018, Yusuf and the United Corporation in their response to request to admit no. 10, admitted that there was no written agreement after September 17, 2012 that the Partnership would continue to pay United’s gross receipt taxes. Fathi Yusuf and United Corporation Response to Hamed's Third Request to Admit Pursuant to the Claims Discovery Plan of 1/29/2018, Nos. 7-29 of 50 in <i>Hamed v Yusuf</i>, SX-12-CV-370 (May 15, 2018).</p> <p>Request to Admit 10 of 50:</p> <p>Request to admit number 10 of 50 as described in Hamed’s November 16, 2017 Motion for a Hearing Before Special Master relates to . . . Claim H-150 (old Claim No. 3002a) “United Shopping Center’s gross receipt taxes. . .</p> <p>..</p>	Undisputed.

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p>With regard to Yusuf Claim Y-5 and Hamed Claims H-150, Admit or Deny that there was no written agreement effective after September 17, 2012, between Hamed and Yusuf (<i>i.e.</i> after the date that Hamed sued Yusuf in 2012 for breach of the Partnership) that the Partnership would continue to pay United's <i>separate</i> gross receipt taxes, franchise taxes, annual franchise fees and property insurance.</p> <p>Response:</p> <p>Admitted. (Exhibit 9)</p>	
33.	<p>On May 29, 2018, Hamed requested the Court’s guidance regarding United’s claim of “special” treatment, Hamed Motion for Court Assistance and Directions re Special Master Ross's May 21st Order, <i>Hamed v Yusuf</i>, SX-12-CV-370 (May 29, 2018):</p> <p>The thrust of this inquiry arises from the fact that each time Yusuf or United is found to have taken Partnership funds for their own uses, they argue that there was a "special arrangement" or an unwritten provision of the "Partnership Agreement" that allows this inequality. (Exhibit 10, p. HAMD661330)</p> <p>Hamed argued in his motion that 26 V.I.C. § 44 requires that the partnership agreement dictates the terms of the partnership. When there is no written partnership agreement, 26 V.I.C. § 44 controls.</p> <p>But, absent a written agreement, what are the "terms" of the partnership? Missing or unclear terms are supplied by the Act.</p>	<p>United objects to this purported statement of fact on the grounds that it states a legal conclusion, and on the additional grounds that it is immaterial to any issues raised by this motion. Subject to that objection, United states that the legal conclusion asserted by Hamed regarding 26 V.I.C. § 71 is incorrect, as explained more fully above, at pages 16-17, in the paragraph that immediately precedes this table of SUMF and responses. RUPA provides that all § 71 rights may all be varied by the partnership agreement, and Judge Brady has already found that under the partnership agreement, Yusuf was the managing partner and in charge of the finances of the partnership. <i>See Hamed v. Yusuf</i>, 69 V.I. 168, 175, n.4 (V.I. Super. 2017) (finding that “Yusuf acted as the managing partner” and that Hamed was “completely removed from the financial aspects of the business”) and</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	<p><i>See</i> 26 V.I.C. § 44 (Effect of partnership agreement; nonwaivable provisions.)</p> <p>(a) Except as otherwise provided in subsection (b) of this section, relations among the partners and between the partners and the partnership are governed by the partnership agreement. To the extent the partnership agreement does not otherwise provide, this chapter governs relations among the partners and between the partners and the partnership. (Emphasis added)(footnote omitted).</p> <p><i>See, e.g., Bunnell v. Lewis</i>, No. 05-92-02558-CV, 1993 WL 290781, at *5 (Tex. App. July 27, 1993), <i>writ denied</i> (Mar. 9, 1994) ("A partnership is an association of two or more persons to carry on a business for profit as co-owners In the absence of agreement on other terms, the Texas Uniform Partnership Act supplies the missing terms. <i>See Park Cities Corp. v. Byrd</i>, 534 S.W.2d 668, 672 (Tex. 1976).")</p> <p>Fortunately, once a partnership is determined to exist, one partner cannot make up, "explain" or dictate the rights, relative authority and power of the partners -- as these are set by statute in the Virgin Islands:</p> <p>26 V.I.C. § 71 Partner's rights and duties</p> <p style="text-align: center;">* * * *</p> <p>(f) Each partner has equal rights in the management and conduct of the partnership business. (Exhibit 10,</p>	<p>69 V.I. 189, 215 (V.I. Super. 2017) (“As managing partner,...[i]t was Yusuf's responsibility to oversee, account for, and periodically reconcile the distributions of funds between the partners”).</p>

	HAMED’S SUMF	UNITED’S RESPONSE TO SUMF
	p. HAMD661332)	
34.	<p>In a June 26, 2018 Order, Judge Brady noted that thus far in the case, “no findings have been made detailing with specificity the duties, responsibilities, benefits and obligations of each partner, including whether any benefits are due United and its shareholders during the period relevant to the issues and claims being addressed by the Master.” (Exhibit 11, p. HAMD661980) To determine whether any benefits are due United and its shareholders, Judge Brady ordered that the following factors be considered: 1) the partners’ agreements, 2) history and 3) course of dealing.</p> <p>ORDERED that the Master is directed to proceed to conduct such evidentiary proceedings as are deemed appropriate to make factual findings necessary to permit full consideration of the claims of the partners, including the determination of the duties, responsibilities, benefits and obligations of each partner, including whether any benefits are due United and its shareholders, in light of the partners’ agreements, history and course of dealing; and to report and make recommendations regarding the claims and the distribution of partnership assets in light of such findings (Exhibit 11, p. HAMD661981)</p>	Disputed to the extent that Hamed is saying that the three factors enumerated by Judge Brady are the only factors that should be considered by the Master.
35.	The Partnership paid \$70,938.04 in gross receipt taxes for the Yusuf family-owned United Shopping Center from 2012-April 2015. (Exhibit 13)	Disputed. Counsel for Hamed conceded in deposition that he has adjusted that figure downward to \$69,000. <i>See</i> Exhibit 1, p. 83.

CONCLUSION AND REQUEST FOR RELIEF

For all of the foregoing reasons, United respectfully requests the Master to deny Hamed's Motion for Summary Judgment on Claim H-150, and to rule that this claim should be denied with prejudice. In the alternative, United requests that the Court determine that there are, at the very least, genuine issues of material fact that preclude summary judgment for Hamed.

Respectfully submitted,

DUDLEY NEWMAN FEUERZEIG LLP

DATED: June 11, 2020

By: /s/Charlotte K. Perrell
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CERTIFICATE OF SERVICE

I hereby certify that on this 11th day of June, 2020, I caused the foregoing **UNITED CORPORATION'S OPPOSITION TO HAMED'S MOTION FOR SUMMARY JUDGMENT AS TO CLAIM H-150**, which complies with the page or word limitation set forth in Rule 6-1(e), to be served upon the following via the Case Anywhere docketing system:

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EXHIBIT 1

**IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX**

WALEED HAMED, as the Executor of)
the Estate of MOHAMMAD HAMED,)
Plaintiff/Counterclaim Deft.,)

vs.)

Case No. SX-2012-CV-370

FATHI YUSUF and UNITED)
CORPORATION,)
Defendants/Counterclaimants,)

vs.)

**DEPOSITIONS TAKEN:
JANUARY 21, 2020**

WALEED HAMED, WAHEED HAMED,)
MUFEED HAMED, HISHAM HAMED, and)
PLESSEN ENTERPRISES, INC.,)
Counterclaim Defendants.)

WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,)
Plaintiff,)

vs.)

Consolidated with
Case No. SX-2014-CV-287

UNITED CORPORATION, Defendant.)

WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,)
Plaintiff,)

vs.)

Consolidated with
Case No. SX-2014-CV-278

FATHI YUSUF, Defendant.)

FATHI YUSUF, Plaintiff,)

vs.)

Consolidated with
Case No. ST-17-CV-384

MOHAMMAD A. HAMD TRUST, et al.,)
Defendants.)

KAC357 Inc., Plaintiff,)

vs.)

Consolidated with
Case No. ST-18-CV-219

HAMED/YUSUF PARTNERSHIP,)

Defendant.)

**THE VIDEOTAPED ORAL DEPOSITIONS OF FATHI YUSUF,
MAHER "MIKE" YUSUF, WALEED "WALLY" HAMED, NEJEH YUSUF,
MAFEED "MAFI" HAMED, AND JOHN GAFFNEY**

was taken on the 21st day of January, 2020, at the Law Offices of Joel H. Holt, 2132 Company Street, The Alcove Room, Christiansted, St. Croix, U.S. Virgin Islands, between the hours of 10:00 a.m. and 5:09 p.m., pursuant to Notice and Federal Rules of Civil Procedure.

Reported by:

Susan C. Nissman RPR-RMR
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FATHI YUSUF -- DIRECT

1 **A.** Repeat the question, please.

2 **Q.** Okay. Has United made a claim in this lawsuit --

3 **A.** Yes.

4 **Q.** -- to recover gross receipts that has been paid by
5 the United on behalf of receipts from tenants that United
6 believes should have been paid by the partnership?

7 **A.** It should have. That's the agreement between me
8 and Mr. Mohammad Hamed, is the rent, it was very, very low,
9 \$3 a square foot. I entered with a partner just simply for
10 the purpose of helping him. He's my brother-in-law. He
11 have six children. He went 1 year or 18 months in school.
12 I did not want any very much more, but I think about no more
13 than six. So we both, uneducated, let's put it this way,
14 and we have no trade whatsoever that we can use in
15 St. Croix, except I met Mohammad Hamed in the '70s, sometime
16 in the '70s, and I was from the '60 in the retail business.
17 Mohammad Hamed, it was zero before he come to St. Croix when
18 it come to dealing with customers.

19 **Q.** Okay. So can you tell me, what was the agreement
20 that you had with Mr. Hamed when you were beginning to
21 operate the grocery store business? What was the
22 arrangement that was going to be made specifically with
23 regard to gross receipts for the shopping center and the
24 parts that were not part of the grocery store operations?

25 **A.** Yeah, you see, because I told him that -- what do

FATHI YUSUF -- DIRECT

1 you have? He said 400,000. I know we're going to face a
2 project in the millions, at least \$3- to \$4 million. And I
3 know my brother-in-law have nothing beside what he save,
4 400,000. So for us to go into a big business way above our
5 financial capacity, we have no choice but to hit a lending
6 institute. And from experience, nobody will lend any money
7 without taking United Shopping Center as a collateral, and
8 the house, and the owner personal financial guarantee. And
9 based on that, I say, Listen, I am giving you this \$3 a
10 square foot, but I'm not paying no insurance, I'm not paying
11 no gross receipt. The store have to take care of it.

12 Well, if you look at it, the store is
13 automatically, whether I'm a partner or not a partner. It's
14 always responsible for insurance anyhow. And the gross
15 receipt from the supermarket was not involved, so we was
16 really talking less than a half a million dollars annually.
17 So if you look at half a million dollars, time 4 percent,
18 the whole thing is about \$20,000.

19 **Q.** Okay.

20 **A.** So we was not really talking about big money. We
21 know then. Later, it went up to 5 percent.

22 **Q.** Okay. Let me back up. So when this -- when this
23 partnership agreement started in 19, I'm going to say 1986,
24 and the shopping center was up, how were the gross receipts
25 paid, and who was responsible for paying the gross receipts

FATHI YUSUF -- DIRECT

1 from 1996 until the time of the fire? How -- how did it get
2 paid?

3 **A.** Who?

4 **Q.** How did the gross receipts tax for the shopping
5 center get paid from 19 -- 1986 until the time of the fire?

6 **A.** It's being paid by the -- by the partnership.

7 **Q.** Okay.

8 **A.** By United.

9 **Q.** Okay.

10 **A.** But the -- the money in my hand, I know
11 100 percent is not mine. I have a partner who own interest,
12 50 percent.

13 **Q.** Right.

14 **A.** And he agreed to that, that all gross receipt will
15 be paid by the store.

16 **Q.** Okay. So after the fire, did you -- when did you
17 move to St. Thomas to open the St. Thomas store?

18 **A.** I don't know, maybe '92, I believe.

19 **Q.** Okay. So after you moved to St. Thomas to develop
20 the St. Thomas store, did you coordinate with anybody back
21 here at the St. Thomas -- or, I mean, excuse me, at the
22 Plaza Extra East store, to make sure that those gross
23 receipts taxes for the shopping center were being paid by
24 the partnership?

25 **A.** No. You see, I did not tell my son, but Wally

FATHI YUSUF -- DIRECT

1 knows.

2 **Q.** Okay.

3 **A.** Wally knew more often he sign the check for the
4 gross receipt.

5 **Q.** Okay.

6 **A.** He knew all consultation, 99 percent of my
7 discussion, is always with Wally. I have -- I have not
8 discussed anything with my son, not even 1 percent for
9 the -- for respect of the partnership rule. My son,
10 whatever I do, he have to accept, whether it's good or bad.
11 But I been very honest and fair with my partner. Anything I
12 do, either he or his son is aware of it and approve it.

13 **Q.** Okay. So after 1992, or whenever you moved to
14 St. Thomas --

15 **A.** Yes.

16 **Q.** -- in the '90s, were you following up or dealing
17 with the shopping center gross receipt taxes while you were
18 in St. Thomas?

19 **A.** I have never dealt with the gross receipt. I
20 dealt with the gross receipt out of St. Thomas store
21 covering the three store.

22 **Q.** Okay.

23 **A.** The grocery stores. But the -- the -- the
24 supermarket, I mean, the tenant, I -- I never -- it never
25 came in my mind that my son will go ahead and pay it. I

FATHI YUSUF -- DIRECT

1 thought, Wally's an honest person and he will continue doing
2 exactly what we was doing.

3 **Q.** Okay. So when did you discover that the shopping
4 center gross receipt taxes had not been paid?

5 **A.** About 20 years later.

6 **Q.** Okay. And was that when you came back to
7 St. Croix?

8 **A.** When I came back to St. Croix.

9 **Q.** Okay. And that's when this lawsuit was pending
10 and then you made the claim --

11 **A.** Yes.

12 **Q.** -- on behalf of United?

13 **A.** Yes.

14 **Q.** All right. Okay. And I'm going to hand you what
15 will be marked as Exhibit 2.

16 **MR. HARTMANN:** Can we put 1 in first?

17 **MS. JAPINGA:** Both of them are marked.

18 **MR. HARTMANN:** This will be 1 and 2.

19 **MS. PERRELL:** Okay. You have 1 and 2.

20 **MR. HARTMANN:** Yours is 3.

21 (Deposition Exhibit No. 1 was
22 marked for identification.)

23 (Deposition Exhibit No. 2 was
24 marked for identification.)

25 **Q. (Ms. Perrell)** All right. Mr. Yusuf, just so we

FATHI YUSUF -- DIRECT

1 pay all gross receipt.

2 **Q.** Okay. And that was later, when the lawsuit's
3 already been filed?

4 **A.** Yes.

5 **Q.** Okay. All right. Relatively speaking, is the
6 gross receipts taxes for the shopping center a very large
7 number relative to all of the finances involved in -- in
8 this case and the partnership operations?

9 **A.** No, I would say zero.

10 **Q.** Okay.

11 **A.** It's not much compared to the millions of dollars
12 that we was turning over every year.

13 **Q.** And did you ever request -- when you came back,
14 other than in the context of the lawsuit, was there ever an
15 opportunity -- you didn't find out about this until the
16 lawsuit was filed, right? That some things hadn't been
17 paid?

18 **A.** Yes.

19 **Q.** Okay.

20 **A.** Until we went through the record.

21 **Q.** Okay. So any other time where there was a payment
22 of rent and so forth, you didn't realize that the gross
23 receipts tax for the shopping center hadn't been paid over
24 those years; is that right?

25 **A.** When you say "payment of rent," what rent?

FATHI YUSUF -- CROSS

1 He say, I'll get back to you. Then I think a
2 day or two, he say, I decided. I say, What do you decide?
3 He asked me a question, to be honest. I say, You know I'm
4 always honest. I'm not -- I'm telling you, if I was in your
5 place, we are already in the ocean. What hopefully that we
6 will get out of this ocean and get out of this mess, because
7 we was in financial difficulty. If I was you, I will grab
8 the 50 percent, and then you have 50 percent, but under one
9 condition: All insurance and gross receipt, it must be paid
10 by the -- I don't have no other income. Plus I told him I'm
11 going to put my property as a collateral. He have nothing
12 to put collateral, okay? I bought my house, 'cause the
13 house is in the name of United Corporation, and I bought
14 everything I own, myself and my wife. And I took the
15 management.

16 Mr. Mohammad Hamed, as I say, he never run a
17 business in the past, with respect to him. He have -- he
18 was working in Kuwait. He run a little grocery store in
19 Khaitan, which grocery store, we all know, is not -- is mom
20 and pop stores. It's not in a capacity of a grocery store
21 selling \$50,000 a month. A supermarket is doing 25 to -- \$3
22 to \$4 million a month. That's completely different capacity
23 of management.

24 Okay. Wally, he's much educated more than
25 me. He have a diploma, but he was a kid at that time. He

FATHI YUSUF -- CROSS

1 **Q.** -- you said to him, The grocery store's got to pay
2 the receipts, not only for the grocery store, but also for
3 my -- what your lawyer called the part of United that is
4 just the Yusuf, I'll call it Yusuf's United. So the gross
5 receipts tax would be paid not only for the grocery store,
6 but also for Yusufs' United?

7 **A.** Um-hum.

8 **Q.** And you said that you told him that?

9 **A.** Yeah.

10 **Q.** And he never said anything?

11 **A.** He never said. And then I explain to him.

12 **Q.** Okay.

13 **A.** All my building depreciation, two-and-a-half --
14 two-and-a-half, \$3 million, it being wiped out, credit, to
15 the income of this partnership. So Mohammad Hamed, he
16 getting depreciation on something that he don't even own.

17 **Q.** Right.

18 Could you use a depreciation at the time?

19 **A.** Sure.

20 **Q.** Did you have enough income?

21 **A.** Yeah.

22 **Q.** Okay.

23 **A.** All the -- my building value, it being wiped out
24 completely to the partnership.

25 **Q.** Okay. So after you explained this to him, once

FATHI YUSUF -- CROSS

1 you had this talk with him and you explained how the taxes
2 would work, you said Wally wasn't there yet, right?

3 **A.** No, Wally was not. Wally was in school.

4 **Q.** Okay. And you said that Wally came like 4 months
5 afterwards? After you opened?

6 **A.** Wally, I believe, he came in 4 months or
7 three-and-a-half months before we opened.

8 **Q.** Okay.

9 **A.** We was in the final stages.

10 **Q.** Okay. And -- and when Wally came in, you said
11 because Wally had the degree, even though he was a kid, --

12 **A.** Yes.

13 **Q.** -- you dealt mostly on business stuff with Wally,
14 who?

15 **A.** Who?

16 **Q.** With Wally.

17 **A.** What?

18 **Q.** Did you deal with him on the business stuff, --

19 **A.** Wally --

20 **Q.** -- not Mohammad?

21 **A.** -- business experience, he have zero.

22 **Q.** Right.

23 **A.** A -- a butler selling from the street. In the
24 street.

25 **Q.** But what I'm saying --

FATHI YUSUF -- CROSS

1 **Q.** But was there a manager still on St. Croix?

2 **A.** Yes, but when it come to money, manager does not
3 have access to our checking account.

4 **Q.** I see.

5 **A.** Wally's the one who has access.

6 **Q.** Okay.

7 **A.** And this son of mine, which I'm, you know, I can't
8 blame myself, I never consult anything with him.

9 **Q.** Okay.

10 **A.** I always consult with Mr. Wally.

11 **Q.** Okay.

12 **A.** But you give me a lesson, I will never forget it.

13 **Q.** But the only thing I'm trying to ask is, do you
14 think -- do you think -- I know you weren't there, but do
15 you think that after '92, do you think Wally was filling out
16 those tax forms, or do you think a manager was?

17 **A.** Sir, my job really is running the business, not
18 running the books.

19 **Q.** Okay.

20 **A.** I can't do both.

21 **Q.** Okay.

22 **A.** I tell you, I only went six years of schooling.
23 It's not that I don't know how to put numbers together, but
24 not accountant level.

25 **Q.** Okay.

FATHI YUSUF -- CROSS

1 **A.** Um-hum.

2 **Q.** Written on the tenants' account, and it's signed
3 by your son, Mike?

4 **A.** Right.

5 **Q.** Not by Wally?

6 **A.** Sir, I told you, my son never been advised
7 whatsoever about the partnership. I was never discussed it,
8 anything with my son. And I was always fighting with his
9 mother, Let your son knows everything. I said, Listen,
10 honey, my son have to respect my opinion. I have to have my
11 partner at -- at peace. I dealing with a partner. I'm
12 obligated to my partner. I am not obligated to one of my
13 ten children. They have to go with whatever I say.

14 **Q.** Okay. I guess the question I'm asking, though, is
15 that you weren't there?

16 **A.** And my son didn't know.

17 **Q.** And your son didn't know, but your son was still
18 signing the stuff?

19 **A.** Yes, his signature is on the account.

20 **Q.** And if you'll turn over to the next page.

21 **A.** Um-hum.

22 **Q.** You'll see a check. It's Bates Number FY 015000,
23 and it's dated -- a check on the United Corporation Tenants
24 Account dated 9-30-99. Says it's for the payments of August
25 of '99. And -- do you see that one?

FATHI YUSUF -- CROSS

1 **A.** Yes, I seen it.

2 **Q.** 1714 -- Check Number 1714?

3 **A.** Yeah.

4 **Q.** And whose signature is at the bottom of that?

5 **A.** Maher Yusuf. You -- we come up through this
6 already.

7 **Q.** That's the --

8 **A.** And many time, I tell you, my son didn't know
9 anything about the deal.

10 **Q.** No, I -- I don't know -- I'm not asking about
11 whether he knew anything about the deal. I'm asking --

12 **A.** I know, but you are getting to the same similar
13 result. Hey, I'm a human being. Don't put words in my
14 mouth.

15 **MS. PERRELL:** I think we'll stipulate.

16 **A.** I think he took it. That's it. One evidence is
17 enough, it shows. If I start this road, I keep continuing
18 until it's finished.

19 **MR. HARTMANN:** Okay.

20 **MS. PERRELL:** We would stipulate Mike signed
21 these. These are Mike's signatures. We knew that. That's
22 why I said Mike is going to need to testify at some point
23 relating to this. Happy to stipulate that those -- I
24 believe most of these are Mike's signatures.

25 **MR. HARTMANN:** Will you stipulate that Mike

MAHER "MIKE" YUSUF -- DIRECT

1 **Q.** Okay. All right. But you weren't writing checks
2 in high school, correct?

3 **A.** No, no, no.

4 **Q.** So when you left for college, did you come back
5 immediately after you were finished or --

6 **A.** Yes.

7 **Q.** Okay. And so when did you come back and work full
8 time at the United Shopping Center, Plaza Extra East?

9 **A.** 1990, I believe.

10 **Q.** 1990, okay.

11 **A.** Yeah, 19 -- no, '91.

12 **Q.** Before the fire?

13 **A.** Yeah. Before the fire, yeah.

14 **Q.** Okay. And at that time, both Mr. Yusuf and Wally
15 were working in the store as well?

16 **A.** Yes.

17 **Q.** Okay. And from a hierarchy perspective, were both
18 of them your boss?

19 **A.** Yes.

20 **Q.** Okay. All right. And then when your father,
21 Mr. Yusuf, ended up moving to St. Thomas, did you stay at
22 the St. Croix store?

23 **A.** Yes.

24 **Q.** Okay. And at that point in time, I'm just going
25 to say mid-'90s, who would you consider to be your boss

MAHER "MIKE" YUSUF -- DIRECT

1 while you were at the Plaza Extra East store?

2 **A.** Well, my father, and, well, Wally was working in
3 the Plaza East store, so most of the instructions came from
4 Wally.

5 **Q.** Okay. Because he was on site?

6 **A.** Yes.

7 **Q.** Okay. All right. And then eventually when did
8 you -- let me ask you this: Did you ultimately have
9 responsivity for the Plaza Extra West store?

10 **A.** Yes.

11 **Q.** And when was that?

12 **A.** From -- from day one before construction.

13 **Q.** But when? When was it? What is the years?

14 **A.** We started -- we broke ground in 1998.

15 **Q.** Okay.

16 **A.** And we opened in 2000, November.

17 **Q.** Okay. And so 2000, November?

18 **A.** Right.

19 **Q.** All right. And so after 2000, November of 2000,
20 were you at the Plaza Extra West store primarily, like
21 moved --

22 **A.** Permanently, yes.

23 **Q.** Okay. All right. And then at that point in time,
24 who was primarily handling the things that needed to be done
25 with regard to the tenant account after you were over at

WALEED "WALLY" HAMED -- CROSS

1 the gross receipts?

2 Fathi, at one time, had a partner in the
3 shopping center. I'm not too sure when he bought his -- his
4 brother out or something like that, so why my father would
5 agree to pay gross receipts for something that he had
6 nothing to do with when Fathi only owed -- I'm not sure if
7 it was 50/50 between him and his brother, but why my father
8 would agree to that?

9 **Q.** Is it possible that your father entered into a
10 secret agreement for these gross receipts taxes with Fathi
11 and didn't tell you about it?

12 **A.** Absolutely not.

13 **Q.** Why is that?

14 **A.** Because he wouldn't do that. I mean, the
15 agreement is we have 50/50 in the grocery store. We're
16 partners in the grocery store. We have nothing to do with
17 the shopping center. We didn't talk to tenants. We didn't
18 collect tenants. We didn't repair the buildings. We didn't
19 do any of that stuff.

20 **Q.** But Mr. Yusuf could talk your father into some --
21 some things. He was a pretty persuasive talker. Couldn't
22 he have talked your father into a secret agreement and run
23 under that for 8 years without you knowing about it?

24 **MS. PERRELL:** Objection to characterizing it
25 as "a secret agreement."

WALEED "WALLY" HAMED -- CROSS

1 **A.** I don't think that would ever happen.

2 **MS. PERRELL:** Okay.

3 **Q.** **(Mr. Hartmann)** When Mr. Yusuf left for St. Thomas
4 and left everybody in charge, how were the gross receipts
5 tax handled?

6 **A.** For what?

7 **Q.** For East?

8 **A.** For East, they were done out of St. Thomas store.
9 We would provide our sale figures to St. Thomas and he would
10 deal with it with -- I think we had -- over the years, we
11 had different accounts in that office.

12 **Q.** But Mr. Yusuf ran that?

13 **A.** Yes, sir.

14 **Q.** And tell me a little bit about how, exactly, the
15 process worked. So at the end of a month, you had a certain
16 amount of sales, right?

17 **A.** Yes.

18 **Q.** Okay. So who -- who knew how much -- who got that
19 actual physical number of how much sales there were?

20 **A.** The accountant would in St. Thomas.

21 **Q.** But -- but they had to get it from somebody in
22 St. Croix?

23 **A.** Yes, the -- the accountant would either call Mike,
24 at the time, 'cause Mike was in -- in Plaza Extra East from
25 1994 when we opened -- I'm sorry. When did we open? I

WALEED "WALLY" HAMED -- CROSS

1 well.

2 **A.** It appears, yes.

3 **Q.** Okay. So if you flip to the very first page,
4 which, at the bottom, I'm going to represent there's a
5 number here, JVZ-870. This number says 70,193.20.

6 Is this the number that you're contending is
7 the improper -- you're contending is an improper payment of
8 gross receipt taxes, or is this something else?

9 **A.** I'm not quite sure.

10 **Q.** Okay.

11 **MR. HARTMANN:** I'll stipulate that at the
12 time that we filed our claim, we didn't have yet this
13 accounting. This was a later document produced to us.

14 **MS. PERRELL:** Which one, the --

15 **MR. HARTMANN:** This JVZ is your
16 accountant's -- excuse me, our accountant's adding up of the
17 these amounts. This didn't -- wasn't in existence yet at
18 the time that the claim was filed, so the corrected number
19 is probably the 70,193. Excuse me.

20 (Respite.)

21 I'm sorry, the 69,000 is the correct number.
22 This was done first. The Yusufs submitted additional
23 documents. The number was corrected downwards to the
24 69,000.

25 **MS. PERRELL:** Okay. So this was an earlier

MAFEED "MAFI" HAMED -- CROSS

1 **A.** I don't recall.

2 **Q.** -- this? Okay.

3 **A.** I may or may have (sic), but I don't recall.

4 **Q.** All right. Well, if you had received -- well, let
5 me ask you this: You're not aware -- you were not present
6 during the meeting that Mr. Yusuf had with Mr. Mohammad
7 Hamed, your father, that he testified about earlier
8 regarding how the gross receipts for the shopping center
9 were to be paid; isn't that correct?

10 **A.** Yeah, that's correct, but just because he says it,
11 that doesn't mean it's true.

12 **Q.** But you weren't present for the conversation, sir,
13 you don't know, correct?

14 **A.** No, I don't know.

15 **Q.** Okay. All right. And you never discussed that
16 with your father, correct?

17 **A.** No. My father would discuss everything that was
18 owed to Mr. Yusuf and we would know about it.

19 **Q.** Okay.

20 **A.** He wouldn't keep anything out. He wouldn't have
21 these secret meetings. He wouldn't have any of these other
22 situation. My father's an honorable man. He's an honest
23 man, and he was to his word.

24 **Q.** Okay. But you didn't have any conversations
25 relating to this particular issue? And this issue happened

MAFEED "MAFI" HAMED -- REDIRECT

1 even before -- this agreement happened even before this --

2 **A.** I was a kid at the time, Counsel.

3 **Q.** That's right, you were a kid at the time.

4 **A.** Yes.

5 **MS. PERRELL:** All right. I don't have any
6 further questions regarding this.

7 **MR. HARTMANN:** Okay. I got one follow-up.

8 **REDIRECT EXAMINATION**

9 **BY MR. HARTMANN:**

10 **Q.** Counsel showed you the document that you have
11 open, it's JVZ-001003. And you said that you didn't recall
12 ever seeing this document, but you did recall seeing the one
13 with your handwriting on it, right, which was in 2014?

14 **A.** Yes.

15 **Q.** Do you recall if there was a particular reason you
16 weren't seeing these types of documents in 2013?

17 **A.** Yes.

18 **Q.** And what was that?

19 **A.** They would keep information from us. They would
20 take us out of the accounts. They would hold back anything
21 that would have to do mostly with administration of the
22 business, they locked us out.

23 **Q.** Okay. And did there come a time when the Court
24 told them they couldn't do that anymore?

25 **A.** Yes.

MAFEED "MAFI" HAMED -- RECROSS

1 briefly, explain to us your involvement with the let's just
2 go high level first, the involvement with the partnership
3 accounting and when that involvement began.

4 **A.** Briefly, the agreement to treat the Plaza stores
5 as a partnership was made, I believe, it was in May of 2014,
6 retroactive to January of 2013.

7 **Q.** Okay. And what was your charge, or your task,
8 with regard to that declaration and that decision?

9 **A.** Well, my -- my task was originally established
10 before that with the Department of Justice, the plea
11 agreement, to establish records with controls, built-in
12 controls in each of the stores.

13 **Q.** Okay. With regard to the partnership designation
14 in mid-2014, retroactive to January of '13, what was your
15 task in order to --

16 **A.** Well, mainly, I mean, it was actually a fairly
17 simple accounting task because all of the accounting was
18 already done. It couldn't be -- it couldn't -- we couldn't
19 go back and restart all over or anything like that, but the
20 good news was that each of the stores was being accounted
21 for individually and separately. So, in other words, it had
22 its set of controls, so the truth of the matter is is the
23 partnership accounting was unwittingly already done,
24 because, for instance, everything that happened in
25 St. Thomas was on the St. Thomas books. Everything that

JOHN GAFFNEY -- CROSS

1 **A.** The second page, which is a detailed -- that's the
2 general ledger of all the entries made to the due to/from
3 account during that period of time. And then I prepared a
4 little recap down at the bottom of it that recapped the --
5 the subtotals for -- that comprised the balance at that
6 particular point in time of \$119,529.01.

7 **Q.** Okay. So the forty-four thousand nine forty-two
8 eighty-eight is the amount that was paid?

9 **A.** By the partnership on behalf of the shopping
10 center, yes.

11 **Q.** That can be contested. And that's from
12 January 1st, 2013 to the time of the split?

13 **A.** Correct.

14 **MS. PERRELL:** Okay. All right. I don't have
15 any more questions relating to that. I don't know if you
16 do.

CROSS-EXAMINATION

17
18 **BY MR. HARTMANN:**

19 **Q.** Okay. So dealing with Exhibit 7, if there were
20 some amounts that were due, the amount of our claim is --

21 **MS. PERRELL:** This one.

22 **Q.** **(Mr. Hartmann)** Sixty-nine thousand dollars, if
23 there were some amounts due in 2012, that wouldn't have
24 picked up in this --

25 **A.** No. It wasn't picked up on there, no.

JOHN GAFFNEY -- CROSS

1 **Q.** -- accounting?

2 So your forty-four thousand is -- is just for
3 a set period?

4 **A.** That's correct.

5 **Q.** And you said that the source of your information
6 about the fact that the partnership was supposed to pay for
7 the tenant gross receipts tax was Mr. Yusuf?

8 **A.** Correct.

9 **Q.** And Mr. Yusuf told you what?

10 **A.** Well, he just told me that his agreement had
11 always been that the gross receipts taxes for the shopping
12 center were to be paid by Plaza. The -- the -- I will say
13 that I had conversations with the former controller, Margie
14 Soeffing, about that too, and she was under the -- she was
15 under the same guideline.

16 **Q.** Okay. And -- and did you -- did you ever have
17 a -- is there like a file or any written backup or copy of
18 an agreement or anything that would support it for the
19 purposes of, for instance, a GAAP-type of accounting?

20 **A.** I'm not sure I understand completely what your
21 question is as far as GAAP accounting, but the answer is no,
22 the -- the accounting for -- that I did was -- was based
23 upon my conversations with Mr. Yusuf. But also I set it up
24 as a due to/from item because I also had conversations with
25 Mafi and I -- I explained to him at length that I was

JOHN GAFFNEY -- CROSS

1 setting up as a due to/from item so that could be something
2 that they could resolve later on.

3 **Q.** I understand that, and we appreciate that. And
4 this is that "later on time."

5 **A.** Right.

6 **Q.** So -- so what I'm asking is kind of a slightly
7 different question than how you did it. It was -- first of
8 all, just tell me very briefly, what is GAAP?

9 **A.** Generally accepted accounting principles.

10 **Q.** Okay. And what is -- what is it used for?

11 **A.** Well, it covers basically the entire subject of
12 accounting for businesses, but simply put, for instance,
13 if -- if I have to repair a compressor to a refrigerator,
14 it's appropriate to charge it to repairs and maintenance,
15 okay? And so GAAP would sort of have something to do with
16 that, and -- and --

17 **Q.** Okay. Let's use that example.

18 **A.** Okay.

19 **Q.** If I was going to charge repairs to a
20 refrigerator, I would get an invoice from the person who
21 repaired it, that would go into my books. And later on,
22 when the IRS or someone else came knocking, I would go back
23 and show them that document to show why it was in there; is
24 that correct?

25 **A.** Correct, yes.

JOHN GAFFNEY -- CROSS

1 **Q.** Okay. And is there any such document with regard
2 to this agreement? That's all I'm asking.

3 **A.** No.

4 **Q.** Okay. And -- and would this -- would this --
5 would the documentation that you have with regard to this,
6 survive an audit under GAAP?

7 **A.** Yes, it could survive an audit under GAAP, based
8 upon consistency, because sometimes agreements are made.
9 They're not necessarily always in writing. And then what
10 happens is if something has been handled a certain way for
11 so many years and --

12 **Q.** Okay.

13 **A.** -- so many months, it could -- it could be
14 actually easily accepted.

15 **Q.** Okay. I'm going to show you a document that's
16 been labeled Exhibit 1, which is Chart 1. And I'll
17 represent to you that the entire period that's in pink
18 there, this was paid -- this was paid by one or the other of
19 the parties for the other. I'm not going to tell you which
20 paid for whom.

21 Can -- can you tell from looking at that
22 document who paid whose taxes for 2003 through 2000 -- I
23 mean, I'm sorry, 1993 through 2001?

24 **MS. PERRELL:** I'm going to object to --

25 **MR. HARTMANN:** That's okay.

JOHN GAFFNEY -- CROSS

1 **MS. PERRELL:** -- asking him whether he can
2 tell from a chart that you created that has labels on them.

3 **MR. HARTMANN:** No, I -- I've --

4 **MS. PERRELL:** I mean --

5 **MR. HARTMANN:** -- represented to him.

6 **MS. PERRELL:** And also John Gaffney has
7 stated that he was -- his involvement occurred starting in
8 2012.

9 **MR. HARTMANN:** Counsel, that's a rolling
10 objection, but let me respond.

11 **MS. PERRELL:** But I'm just saying --

12 **MR. HARTMANN:** Let me respond to it. He just
13 testified to consistency. He wasn't even there before 2012.

14 **MS. PERRELL:** Okay. I know he wasn't there
15 before 2012.

16 **MR. HARTMANN:** So I'm just going to establish
17 that.

18 **MS. PERRELL:** Okay. So just ask him when he
19 was there, but you're asking him, what does this chart
20 indicate.

21 **MR. HARTMANN:** No.

22 **MS. PERRELL:** Yeah, you did, so I objected to
23 that.

24 **MR. HARTMANN:** Just -- okay. Let me just ask
25 my questions.

JOHN GAFFNEY -- CROSS

1 **Q.** **(Mr. Hartmann)** Okay. Sir, looking at this chart,
2 I'm telling you, somebody paid somebody else's taxes for
3 that entire period of time. Do you -- under this agreement,
4 do you have any idea who paid whose taxes?

5 **A.** No.

6 **Q.** Okay. Now look at the white section, the years
7 for the white section.

8 Do you have any idea who paid whose taxes for
9 that period? Whether the partnership paid for the tenant
10 account or the tenant account paid for the partnership, do
11 you have any idea?

12 **A.** No. From 2002 to 2006, no.

13 **Q.** Okay. How about the next period, the light blue
14 period?

15 **A.** The light blue period, I have some recollection of
16 records that I had reviewed in preparing for the conversion
17 that started on January 1st of 2013.

18 **Q.** And who did you think paid those?

19 **A.** In actuality, I saw evidence of payments coming
20 from the Plaza -- and I'm going to just say Plaza cash
21 accounts, okay?

22 **Q.** Okay.

23 **A.** And I also saw evidence of an occasional payment
24 out of the shopping center account during some years that I
25 reviewed. I just reviewed manual records back then.

JOHN GAFFNEY -- CROSS

1 **Q.** Okay.

2 **A.** Yeah.

3 **Q.** So -- so if payments were made from both, how does
4 that -- how does that gel with a view of consistency?

5 I guess what I'm -- let me ask the question
6 in a different way.

7 You weren't there before 2012, were you?

8 **A.** Arrived in October of 2012.

9 **Q.** Okay. So you don't really have any idea what was
10 done before then, do you?

11 **A.** I have some idea, because what happened was, when
12 I arrived, they were about eight months or -- eight to ten
13 months behind on their accounting. And so what happened
14 was, I had discussions with Margie Soeffing, and we agreed,
15 we -- we came to an agreement on how it would be brought
16 current and so forth.

17 **Q.** And you also --

18 **A.** I was aware of the fact that -- I was aware of the
19 fact that they were paying for the gross receipts taxes over
20 in St. Thomas, because that's where she was located and
21 that's where Mr. Yusuf was located at that time, too.

22 **Q.** And you also attempted to go back and -- and find
23 all computer records and also old paper documents; is that
24 correct?

25 **A.** I did try. I did attempt to do that, yes.

JOHN GAFFNEY -- CROSS

1 **Q.** And -- and you did -- when I say "you didn't," I
2 misspoke.

3 When I say you didn't know anything at all
4 before 2012, you knew some stuff?

5 **A.** I did.

6 **Q.** And, for instance, on this, you knew that some of
7 the times, the partnership paid its own -- paid the tenants'
8 account and sometimes the tenant paid the tenants' --

9 **A.** Yes.

10 **Q.** -- gross receipts taxes?

11 **A.** Yes.

12 Now, can I add something to that?

13 **Q.** You can add whatever you'd like.

14 **A.** Okay. See, who -- who paid it and what account it
15 came out of is irrelevant. It is the debit side that is --
16 has the most relevance to me, because if the debit side is
17 going to a due to/from account, it's entirely different than
18 if the debt's going to an expense account called taxes,
19 gross receipts. If it's going to a due to/from account,
20 it's accumulating to be resolved at some future point.

21 **Q.** Exactly.

22 **A.** And so what happened was, I will say that it
23 got -- I saw a little bit of -- oh, I hate to use the word
24 confusion, but in the due to/from accounting, depending on
25 who paid for it, if it went -- if it came out of the, let's

JOHN GAFFNEY -- CROSS

1 say, the shopping center account, it might give an
2 accountant a little pause to say, Okay, wait a minute. How
3 do I handle this now because this is inconsistent. Last
4 month, it was paid by the Plaza, and I just posted it to the
5 due to/from account. Now this time it was -- does it go to
6 the due to/from account or does it not? You see what I'm
7 saying?

8 **Q.** Right.

9 **A.** So, in other words, it's really the debit side of
10 it, how that's treated, that really is relevant to me.

11 **Q.** Okay. And -- and so prior to your getting there,
12 how -- how accurate was the accountant at getting those
13 things into the right due to/from account?

14 **A.** I -- I will probably -- the best I can say is that
15 I felt that there were honest people trying to do it, okay?
16 But there was -- there -- there was some -- a little bit of
17 confused accounts and it was hard to get to -- it was hard
18 to get rock solid -- to rock solid numbers.

19 **Q.** Okay. So going back to my GAAP question again,
20 you said that -- you said that you had no personal knowledge
21 and that no documents in there, but that you could make some
22 sort of statement about consistency.

23 What statement could you make about
24 consistency?

25 **A.** Well, there was an effort to basically treat the

JOHN GAFFNEY -- CROSS

1 payments that were being made on behalf of the shopping
2 center gross receipts taxes as a due to/from item.

3 **Q.** Okay. So if I understand what you're saying is
4 they weren't trying to pay the tenant gross receipts taxes
5 out of the partnership, or they were?

6 **A.** I -- I believe, and I'm going to just say I
7 believe because I believe that Margie was trying to account
8 for it as a due to/from item. And what was happening is
9 occasionally it would come up and she would be pressured
10 into expensing it.

11 **Q.** Okay.

12 **A.** And so the -- the -- you know, the issue is an
13 older issue than just January 1st of 2013.

14 When I came on board on January 1st of 2013,
15 categorically I said, No, I'm recording it as a due to/from
16 item. I'm not going to -- I'm not going to argue with one
17 party or the other. I'm going to record it as a due to/from
18 item. Took me a while, but I spent some time with Mafi. I
19 convinced him of that. And what happened was, in those -- I
20 mean, they -- in order to get them to sign the checks, they
21 had to be convinced of it, and -- and Mafi might have
22 forgotten who -- who forced him to pay it, but what -- in
23 fact, what it was, it was being convinced to pay it. I was
24 basically saying, Look, I'm setting it up as due to/from
25 item. It's something that you can resolve years from now or

JOHN GAFFNEY -- CROSS

1 whenever, and that was how I handled it.

2 **Q.** So returning back to my GAAP problem again.

3 **A.** Okay.

4 **Q.** The government shows up, and they say, We've got a
5 problem. You've got two totally unrelated entities; one is
6 we'll call the partnership and we'll call the tenant
7 account. And it appears to us like the tenant account is
8 just getting free money from the partnership. That the
9 partnership is just going out -- from 2013 to the end, that
10 the partnership is just going out and paying somebody else's
11 gross receipts tax, right? And the government might have a
12 a little problem with it; is that correct?

13 **A.** No.

14 **MS. PERRELL:** Wait. Let me object. I think
15 that the way you've couched this question calls for
16 speculation. To the extent that he can answer it, you can
17 try, but --

18 **A.** I can answer it. It's easy.

19 **MS. PERRELL:** All right.

20 **Q.** (Mr. Hartmann) Go ahead.

21 **A.** In actuality, it was all United Corporation.
22 And -- and -- and while we can sit here and we can say that,
23 Yeah, we had a shopping center division and stuff like that,
24 it was all still reported under United Corporation. The
25 truth of the matter --

JOHN GAFFNEY -- CROSS

1 **Q.** Just pretend with me for a moment.

2 **A.** Okay. All right.

3 **Q.** Pretend with me for the moment that the judge
4 actually is in charge of this. And you know now that the
5 judge has said that was a partnership, right? By
6 January 1st, 2013, there was a partnership and there was a
7 corporation.

8 **A.** Well, I will -- I will kind of argue with that and
9 say that you can't go back and change 18 months prior to,
10 okay? In other words, you can't make that decision in the
11 middle of 2014 retroactive to January 1st, 2013.

12 The fact of the matter is, is all of the
13 accounts, including the Plaza Extra accounts, all had United
14 Corporation. They all had the federal ID number United
15 Corporation on them. All of the credit cards accounts and
16 the merchant accounts had United Corporation. And all the
17 annual reporting of all gross receipts was under that United
18 Corporation, whether it was a shopping center or whether it
19 was Plaza Extra. Didn't matter. It's all United
20 Corporation, you see? So what happens was, the truth of the
21 matter is -- the truth of the matter is that that --
22 everything that was paid on behalf of the shopping center
23 was a legitimate gross receipts tax for purposes of the tax
24 return. But I was setting it up as a due to/from between
25 the two items, and that created a little bit of, you know,

JOHN GAFFNEY -- CROSS

1 created a little bit of tracking challenge, but it was still
2 easy to do.

3 **Q.** I -- I get exactly what you're saying, but engage
4 with me in the fantasy world in which the partnership
5 actually came into existence. And that from January of 2013
6 on, you were supposed to be looking at it as though two
7 different entities existed and two different entities were
8 paying stuff, right?

9 **A.** Um-hum.

10 **Q.** Okay. So starting in that -- that part, one
11 entity, the partnership, was paying for the gross receipts
12 of a totally unrelated entity, right?

13 **A.** Well, I can't -- I can't characterize it like
14 that, no. And then the other -- and the reason --

15 **Q.** How would you characterize it?

16 **A.** Basically the -- it's irrelevant how it's being
17 paid or who's paying it. It's irrelevant. It's the debit
18 side of it, how it's being treated on the --

19 **Q.** But it's still debited to it?

20 **A.** It was still being -- it was posted to a due
21 to/from account. That's the thing.

22 **Q.** I understand that, but it was being posted -- it
23 was still being posted to the partnership? In other
24 words --

25 **A.** No, no. It was only being paid by the

JOHN GAFFNEY -- CROSS

1 partnership. That's different than -- in other words --

2 **Q.** It has been --

3 **A.** Yeah. The -- the -- the due to/from, the only
4 thing that the due to/from accounting did was it delayed the
5 recognition of the expense until this settlement -- this
6 settlement sheet that we looked at before. I forget what it
7 was -- oh, this one right here.

8 In other words, the due to/from accounting of
9 the gross receipts taxes were deferred until this
10 settlement, at which point, the \$44,000 was expensed for the
11 first time on the books of anybody's books.

12 **Q.** Right, but the due to -- explain to me the
13 relationship between your view that -- that this was done in
14 a particular way consistently and the fact that it was being
15 charged to a due to/from account.

16 **A.** The -- the -- there's a tendency to say, I paid it
17 out of this cash here, to mean that that's the end-all.
18 That that's the expense. When, in fact, if you paid it out
19 of this cash right here with an agreement that somebody was
20 going to pay that cash back, it -- it's not necessarily an
21 expense, and so it has a slightly different character.

22 **Q.** Excuse me.

23 (Respite.)

24 **A.** So, in -- in essence, what -- what -- what
25 happened was, I prepared this -- each month, I prepared

JOHN GAFFNEY -- CROSS

1 this. And on this, I also put the general ledger account
2 numbers that were being -- that the amounts were supposed to
3 be posted to.

4 The -- the United rentals was being posted.
5 The debit was going to 14,500. The credit for the entire
6 amount of the gross receipts taxes was going to accrued
7 gross receipts taxes. And then I would -- then I would post
8 an entry, an accrual entry, which would recognize the
9 expense portion, which was the Plaza stores. And I would
10 also recognize the due to/from between the shopping center
11 and the -- and -- and United Corporation Plaza stores.

12 **Q.** But who -- who -- where did the money come from?

13 **A.** If money was paid from -- the majority of the
14 money was paid out of the Plaza cash accounts.

15 **Q.** The partnership?

16 **A.** Yeah.

17 **Q.** Okay. And has it ever been paid back to the
18 partner?

19 **A.** Sure.

20 **Q.** It's been paid back to the partnership?

21 **A.** Yeah. I mean, that cash is still sitting there to
22 be distributed, okay? That cash is still part of -- that's
23 part of the --

24 **Q.** That's part of the --

25 **A.** -- cumulation of all the cash that's sitting in

JOHN GAFFNEY -- CROSS

1 the claims reserve --

2 **Q.** Right.

3 **A.** -- account. The liquidating expense account. And
4 there's also, for that matter, you could even say that it's
5 part of the Banco Popular securities accounts.

6 **Q.** And do you have an opinion on which way it should,
7 when it's distributed, whether it should go back to the
8 partnership or --

9 **A.** Well, no.

10 **MS. PERRELL:** I -- whoa. Hang on.

11 **A.** That's exactly --

12 **MS. PERRELL:** Wait.

13 **A.** Okay.

14 **MS. PERRELL:** You have to let me object
15 first.

16 I would object to him offering an opinion as
17 to where he believes it should go one way or the other.

18 **MR. HARTMANN:** You can still answer. You can
19 give an opinion.

20 **MS. PERRELL:** I object to him offering an
21 opinion.

22 **Q.** (Mr. Hartmann) Yeah, but you can still give the
23 opinion.

24 **A.** The fact of the matter is I accounted for it as a
25 due to/from item specifically not to make -- have my own

JOHN GAFFNEY -- CROSS

1 opinion on it. I specifically put it there so that you guys
2 can come and argue the point and I didn't have an opinion on
3 it.

4 **Q.** Okay. So let me go back to my GAAP question
5 again.

6 **A.** Okay.

7 **Q.** Someone comes up to me and says, Okay. I've got
8 \$42,000 sitting in an account. I've got to decide which
9 party it goes to. And one party says, It's mine because you
10 paid it out of my funds. And the other side says, No, it's
11 mine because I have a theoretical agreement entered into --
12 into 1986 with a guy who's dead. I got no paperwork at all.
13 I got no backup. I've got no consistent history. How would
14 you decide there?

15 **A.** Well, --

16 **MS. PERRELL:** Objection.

17 **MR. HARTMANN:** He can testify to --

18 **MS. PERRELL:** I can object to your question.

19 **MR. HARTMANN:** I know you can, but you say
20 objection.

21 **MS. PERRELL:** I can object on the basis of
22 the ob -- I can give the basis for the objection, okay?

23 **MR. HARTMANN:** Object to form. Object to
24 relevance. Object to privilege. Those are the three.

25 **MS. PERRELL:** I object to the form.

JOHN GAFFNEY -- CROSS

1 **MR. HARTMANN:** Okay.

2 **MS. PERRELL:** I also object to relevance.

3 **MR. HARTMANN:** Okay. Fine.

4 **MS. PERRELL:** All right. And I do not
5 believe that he -- is calling for speculation, so --

6 **MR. HARTMANN:** He can speculate.

7 **MS. PERRELL:** And I'd also object that it
8 mischaracterizes the facts in evidence.

9 **Q. (Mr. Hartmann)** Okay. You've got your whole
10 rolling objection.

11 Now you can answer the question, if you can
12 still remember it.

13 **A.** The -- this happens in GAAP all the time. It's
14 usually covered in the notes to the financial statements. I
15 mean, there are lease agreements between parties that are
16 covered in audited financial statements under lease
17 agreements. And so what happens is, things like this happen
18 in GAAP accounting all the time. There can be differences
19 of opinion that give rise to a balance sheet item that can
20 sit there for a while until it's resolved.

21 **Q.** And under GAAP, how are things like that resolved?

22 **A.** Well, what happens is they're resolved, just like
23 you guys are doing right now, and eventually what happens is
24 somebody makes a journal entry.

25 **Q.** Okay. And -- and the general entry is ultimately

JOHN GAFFNEY -- CROSS

1 going to decide one question and one question only for GAAP
2 purposes, right? Was there an underlying agreement?

3 **A.** No, not necessarily.

4 Like in my case, the 44,000, it was really
5 simple. When I made the journal entry, I posted that 44,000
6 to taxes, gross receipts expense for the first time on
7 the -- on the books of both the partnership and United
8 Corporation, I posted it at. You can see it in the
9 financial statement.

10 **Q.** Right.

11 **A.** And so what happened was, all I did was, by
12 subjecting it to due to/from -- the due to/from aspect, all
13 I did was defer the recognition of it on the part -- on the
14 partnership's books --

15 **Q.** Right.

16 **A.** -- and I eventually put it there, yeah.

17 **Q.** Okay.

18 **A.** And that's legitimate.

19 **Q.** No, it is. And what I'm really asking is, would
20 you have posted that way had Mr. Yusuf not come and told
21 you, based on the paper record, based on all the things in
22 the files, based on the normal finance things that you would
23 have had to deal with, would you have had a question about
24 posting that to the tenant account, or was the only reason
25 that you put it in a to/from account because you were told

JOHN GAFFNEY -- CROSS

1 about this theoretical 1985 oral agreement?

2 **MS. PERRELL:** Objection. Also objection as
3 to form and speculation. And --

4 **MR. HARTMANN:** No, I'm asking him why he did
5 it.

6 **MS. PERRELL:** Well, I mean, the whole fact
7 that there's a partnership is an oral partnership with no
8 paperwork and no paper trail, so --

9 **Q. (Mr. Hartmann)** So he can answer.

10 Go ahead.

11 **A.** Well, no. I mean, I recognized very quickly what
12 Mr. Yusuf told me was the agreement between him and Mohammad
13 Hamed was their agreement. And there was no way I was going
14 to be able to prove it.

15 What happened was, when it came down to now
16 we had to take action, we had to get it paid, I was caught
17 in the middle of, it's got to be paid by them, okay?
18 It's -- and I was caught in the middle. And I said, Okay.
19 The easy way out for me is to account for this as a due
20 to/from item and not even -- not even engage in the argument
21 with either side.

22 **Q.** Right.

23 **A.** Just account for it as a due to/from.

24 **Q.** We're not -- we're not asking -- I understand
25 that. And what I'm asking is, and the only reason that came

JOHN GAFFNEY -- REDIRECT

1 up, the only reason you were placed in that position is Mr.
2 Hamed -- Mr. Yusuf told you that there was some old oral
3 agreement that would have the partnership pay the tenant
4 account's gross receipts tax; is that correct?

5 **A.** That, plus the fact I did see some evidence of the
6 same issue existing before 2000 -- I started the, you know,
7 doing the conversion in January of 2013.

8 **Q.** So you shook your head yes, but you didn't say the
9 word yes.

10 **A.** Oh, I'm sorry, yes.

11 **MR. HARTMANN:** Okay. Thank you. I have no
12 further questions.

REDIRECT EXAMINATION

13
14 **BY MS. PERRELL:**

15 **Q.** I have one follow-up question to that.

16 **A.** Okay.

17 **Q.** You said you saw some evidence. And that evidence
18 was you had had some conversations with a lady that was the
19 accountant. What was her name?

20 **A.** Margie Soeffing.

21 **Q.** Right. And that it was her understanding --

22 **MR. HARTMANN:** Object. Hearsay.

23 **Q.** (Ms. Perrell) You -- you spoke with her directly,
24 right?

25 **A.** I've spoke with her directly, yes.

JOHN GAFFNEY -- REDIRECT

1 **Q.** And as a result of that conversation, did you have
2 an understanding how the tenant -- how the shopping center
3 gross receipts were to be paid, at least what was --

4 **A.** Well, Margie -- Margie flip-flopped back and
5 forth, and she admitted to it, to me that she did. And she
6 did tell me that, you know, sometimes under pressure from
7 Mr. Yusuf, she would start feeling like she needed to write
8 it off, and then sometimes under, I don't know whether she
9 was getting pressure from anybody else, I can't say
10 specifically, but she would -- she did have a tendency to
11 also try and treat it as a due to/from item, too.

12 **Q.** All right. So that you understood that there were
13 folks that were treating it both ways?

14 **A.** Yeah.

15 **MS. PERRELL:** Okay. All right. No further
16 questions.

17 **THE VIDEOGRAPHER:** This is a conclusion?

18 **MR. HARTMANN:** Yes. No, continuation.

19 **THE VIDEOGRAPHER:** This is a continuation of
20 the deposition. The time is 1:15.

21 (Lunch recess taken.)

22 **JOHN GAFFNEY**

23 **THE VIDEOGRAPHER:** This is the continuation
24 of the deposition of John Gaffney. The time is 2:33.

25 **DIRECT EXAMINATION**

MAHER "MIKE" YUSUF -- DIRECT

1 generated it.

2 **Q.** Okay. And do you remember who the accountant was
3 back in 1996?

4 **A.** Well, looking up here, it's Ben, Ben Irvin --

5 **Q.** Okay. So --

6 **A.** -- at that time.

7 **Q.** Okay.

8 **A.** Yeah.

9 **Q.** So Ben Irvin was the accountant for the tenant
10 account, or was you just an accountant for United,
11 generally?

12 **A.** He was for United, generally.

13 **Q.** Okay.

14 **A.** Comptroller, we call it.

15 **Q.** Okay. And he would have had access to the tenant,
16 or at least knowledge of what was going on in the tenant
17 account?

18 **A.** Yes. He -- he kept records of everything, yes.

19 **Q.** Okay. And then -- but would he have signatory
20 authority for --

21 **A.** No.

22 **Q.** Okay. So the -- then let me back up here.

23 For the amounts that were transferred over,
24 the -- let's say -- let's go about the first one, the
25 15,900, do you have any particular recollection as to why

EXHIBIT 2

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX

MOHAMMED HAMED by His Authorized)
Agent WALEED HAMED,)
)
Plaintiff/Counterclaim Defendant,)
)
vs.) Case No. SX-12-CV-370
)
FATHI YUSUF and UNITED CORPORATION,)
)
Defendants/Counterclaimants,)
)
vs.)
)
WALEED HAMED, WAHEED HAMED, MUFEED)
HAMED, HISHAM HAMED, and PLESSEN)
ENTERPRISES, INC.,)
)
Additional Counterclaim Defendants.)

THE VIDEOTAPED ORAL DEPOSITION OF FATHI YUSUF

was taken on the 2nd day of April, 2014, at the Law Offices
of Adam Hoover, 2006 Eastern Suburb, Christiansted,
St. Croix, U.S. Virgin Islands, between the hours of
9:17 a.m. and 4:16 p.m., pursuant to Notice and Federal
Rules of Civil Procedure.

Reported by:

Cheryl L. Haase
Registered Professional Reporter
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By: Mark W. Eckard

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By: K. Glenda Cameron

Also Present:

Josiah Wynans, Videographer
Kim Japinga
Waleed Hamed
Hisham Hamed
Mufeed Hamed
Maher Yusuf

FATHI YUSUF -- DIRECT

1 **A.** Go ahead, sir.

2 **Q.** All right. Going just on that same document, Item
3 No. 41. And that's a short one, it says, The Hameds and I
4 were able to turn the store around by the last part of 1994.

5 Is that correct?

6 **A.** Yes.

7 (Deposition Exhibit No. 3 was
8 marked for identification.)

9 **Q.** **(Mr. Holt)** All right. Showing you Exhibit No. 3,
10 these are interrogatories filed in the same case in
11 St. Thomas. If you look over on the last page, can you tell
12 me, or second-to-last page, if that's your signature?

13 **A.** I see two signature. I see my son on top, and my
14 signature below.

15 **Q.** Okay. And those are signed under oath, is that
16 correct?

17 **A.** Yes.

18 **Q.** Okay. Looking at this document, can you go to
19 Interrogatory No. 2, which is on Page 4, and it has a
20 sentence in it that says, Without waiving said objection,
21 Mohammad Hamed?

22 **MR. HODGES:** Hold on. Hold on.

23 **Q.** **(Mr. Holt)** See No. 2?

24 **A.** Yeah, I see No. 2. Yes, sir.

25 **Q.** **(Mr. Holt)** It says, Without waiving said

FATHI YUSUF -- DIRECT

1 objection, Mohammad Hamed is a partner in Plaza Extra
2 Supermarkets, and has been since the mid-1980s, is that
3 correct?

4 **A.** Yes.

5 **Q.** And then over on Item No. 3, Interrogatory No. 3,
6 on the next page, it says, Notwithstanding said objection,
7 Waleed Hamed has been working for Plaza Extra on and off
8 since 1986.

9 Is that correct?

10 **A.** Yes.

11 **Q.** Next sentence, From the time he worked at the
12 St. Thomas Plaza Extra during the period of plaintiff's
13 joint venture with United, which is the only relevant issue,
14 he was a partner with general management duties, is that
15 correct?

16 **A.** He's -- excuse me. Give me chance to let me read
17 it, please.

18 **Q.** Sure.

19 **A.** He was general manager, sir, by the way, where?
20 Wally was general manager where?

21 **Q.** I'm just reading the answer. It says he was --
22 says, At the time he worked at the St. Thomas Plaza Extra
23 during the period of plaintiff's joint venture with United,
24 which is the only relevant issue, he was a partner with
25 general management duties.

FATHI YUSUF -- DIRECT

1 **A.** He is not a partner, sir. Waheed is never a
2 partner.

3 **Q.** Okay.

4 **A.** Waheed was an employee. I took him and I choose
5 him because I feel he's the right employee to protect his
6 father interest and my interest.

7 **Q.** Okay.

8 **A.** But I did not take him as a partner.

9 **Q.** So Waleed and Waheed were not partners in the
10 St. Thomas store?

11 **A.** None of Mohammad Hamed children.

12 **Q.** Okay. Looking over at Interrogatory No. 6, and
13 this is the last one that I'm going to ask you in this set,
14 it says, starting in the second line, Without limiting or
15 waiving said objection --

16 **MR. HARTMANN:** Wait. He doesn't have it.

17 **Q.** **(Mr. Holt)** Interrogatory No. 6. It's on Page 8
18 at the top. You see that?

19 **A.** Excuse me? I was looking at something else.

20 **Q.** Okay. It says, With respect to Plaza Extra, the
21 original partners were Khaled Ali, Issam Yusuf, Mohammad
22 Hamed and Defendant Yusuf, which would be you.

23 By the time Plaza Extra opened in 1986,
24 Mohammad Hamed and Defendant Yusuf were the only partners.

25 **A.** Yeah, okay.

FATHI YUSUF -- DIRECT

1 **Q.** When you say one of the conditions was -- was he
2 agreed to cover United, you're talking about insurance
3 coverage, is that what you're talking about?

4 **A.** No, including the insurance.

5 **Q.** Okay. So the Plaza Extra stores would pay for
6 insurance on the whole shopping center?

7 **A.** Yes.

8 **Q.** And the Plaza Extra Supermarket would pay the
9 gross receipts, not just on the grocery store profits, but
10 on the rent?

11 **A.** Yes.

12 **Q.** Okay.

13 **A.** Excuse me. One more item. The United Shopping
14 Plaza was using the entire shopping center value
15 depreciation to offset any income tax, which that, in
16 return, it will give you greater saving than the insurance
17 and the gross receipt.

18 **Q.** So there's a tradeoff you're giving them --

19 **A.** It's a tradeoff, yes.

20 **Q.** You're giving them depreciation; they're paying
21 gross receipts and insurance?

22 **A.** Yes. Yes, sir.

23 **Q.** Okay. And then you said that something about an
24 office that --

25 **A.** No, I have -- you see, I have an office in the --

FATHI YUSUF -- DIRECT

1 people, and everybody go his way. Whether he's a one
2 hundred and ten partner, or shake hand. I'm ready right now
3 to give him 50 percent of whatever Plaza Extra own. I never
4 deny him that right. Never.

5 **Q.** Okay. All right.

6 **MR. HODGES:** Finished with 8?

7 **MR. HOLT:** Yeah.

8 (Deposition Exhibit No. 9 was
9 marked for identification.)

10 **Q.** (**Mr. Holt**) Showing you Exhibit No. 9, this is
11 the -- the rent calculation that was discussed yesterday.

12 **A.** Uh-huh.

13 **Q.** Are you familiar with this document?

14 **A.** Yes, sir. Prepared by me.

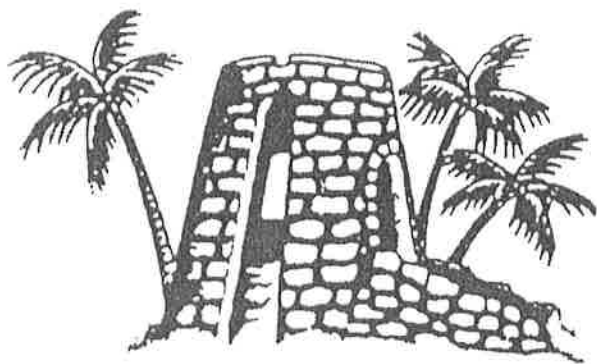
15 **Q.** Okay. And these numbers that we -- we see up
16 where, we see Tutu Park store, you see all that, why is that
17 on here?

18 **A.** You see, that will have -- will make me go back
19 and explain myself to come to the conclusion, the answer, of
20 what I have put down.

21 **Q.** Okay. Let me just see if I can -- see if I
22 understand it right. Basically, you took the language in
23 the St. Thomas lease, which did the rent calculation for the
24 St. Thomas store, and then you just applied to the --

25 **A.** There's a lot thing --

EXHIBIT 3



Transcript Testimony of

Date: January 22, 2020

Volume:

Case: Waleed Hamed, et al v. Fathi Yusuf, et al

Susan C. Nissman, RMR

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IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX

WALEED HAMED, as the Executor of)
the Estate of MOHAMMAD HAMED,)
Plaintiff/Counterclaim Deft.,)

vs.)

Case No. SX-2012-CV-370

FATHI YUSUF and UNITED)
CORPORATION,)
Defendants/Counterclaimants,)

vs.)

DEPOSITIONS TAKEN
JANUARY 22, 2020

WALEED HAMED, WAHEED HAMED,)
MUFEED HAMED, HISHAM HAMED, and)
PLESSEN ENTERPRISES, INC.,)
Counterclaim Defendants.)

WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,)
Plaintiff,)

vs.)

Consolidated with
Case No. SX-2014-CV-287

UNITED CORPORATION, Defendant.)

WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,)
Plaintiff,)

vs.)

Consolidated with
Case No. SX-2014-CV-278

FATHI YUSUF, Defendant.)

FATHI YUSUF, Plaintiff,)

vs.)

Consolidated with
Case No. ST-17-CV-384

MOHAMMAD A. HAMD TRUST, et al.,)
Defendants.)

KAC357 Inc., Plaintiff,)

vs.)

Consolidated with
Case No. ST-18-CV-219

HAMED/YUSUF PARTNERSHIP,)

Defendant.)

THE VIDEOTAPED ORAL DEPOSITIONS OF
FATHI YUSUF, WALEED "WALLY" HAMED, MAHER "MIKE" YUSUF,
MAFEED "MAFI" HAMED, AND YUSUF YUSUF
was taken on the 22nd day of January, 2020, at the Law
Offices of DNF, 1131 King Street, Suite 204, Christiansted,
St. Croix, U.S. Virgin Islands, between the hours of
10:15 a.m. and 3:57 p.m., pursuant to Notice and Federal
Rules of Civil Procedure.

Reported by:

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 Hisham "Shawn" Hamed

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WALEED "WALLY" HAMED:

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Susan C. Nissman, RPR-RMR
 (340) 773-8161

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Susan C. Nissman, RPR-RMR
 (340) 773-8161

1 THE VIDEOGRAPHER: In the matter of Waleed
 2 Hamed versus Fathi Yusuf and the United Corporation, in the
 3 Superior Court of the Virgin Islands, Division of St. Croix,
 4 Civil Action Number SX-2012-CV-370.
 5 My name is Michael Gelardi. I am the
 6 videographer for today's proceedings. Our court reporter is
 7 Susan Nissman. Today's date is January 22nd, 2020. The
 8 deponent is Fathi Yusuf. The time is 10:15.
 9 For the purpose of voice identification, I am
 10 requesting that the attorneys present identify themselves at
 11 this time.
 12 MS. PERRELL: Charlotte Perrell, on behalf of
 13 United Corporation and Fathi Yusuf.
 14 MR. HARTMANN: Carl Hartmann, for the Hameds.
 15 And Joel Holt will be joining us during the proceeding.
 16 He's out of the room for a moment, but I don't want to stop
 17 the tape when he comes in and makes his appearance, so I'll
 18 mention that he's appearing.
 19 THE VIDEOGRAPHER: Okay. Please swear in the
 20 witness.
 21
 22
 23
 24
 25

1 FATHI YUSUF,
 2 called as a witness, having been first duly sworn,
 3 testified on his oath as follows:
 4 DIRECT EXAMINATION
 5 BY MS. PERRELL:
 6 Q. All right. Good morning, Mr. Yusuf.
 7 A. Good morning.
 8 Q. All right. Today, we want to ask you some
 9 questions about the United's claim for water revenue from
 10 April of 2004 through, in essence, the present or the time
 11 when the -- the -- the parties split, okay?
 12 So was there an arrangement that you had with
 13 Mr. Mohammad Hamed relating to the water revenues at the
 14 United Shopping Center?
 15 A. Yes, there is arrangement.
 16 Q. Can you explain what that was?
 17 A. Well, during construction, the final construction,
 18 I was bidding for the -- for the water supply. I know that
 19 I have a lot of well on the property. I think a total of
 20 five wells. I say, Let me ask Mr. Mohammad if he will agree
 21 to spend \$4- to \$5,000, maximum -- maximum will be seven.
 22 And we should start sell water. And just because we are
 23 committed with each for the common 10 years, it is my duty
 24 to get his approval. And I say the result, the -- the --
 25 the money that comes in from the water, I don't need it, and

1 there for -- we used to send it back home. We send it every
 2 year until we been raided by the FBI. So we have to follow
 3 the FBI instruction: No money out -- to be out of the
 4 store. So that -- we did not stop selling water, because we
 5 have a customer. We have commitment. We have commitment to
 6 our customers and the community, and we kept selling water.
 7 And the -- whatever we get from the water goes into the
 8 business of Plaza Extra East.
 9 Q. Okay. Mr. Yusuf, the 1994 through 2004 time
 10 frame, can you tell me what you understood how many -- how
 11 many trucks per day were coming into the store to get water?
 12 Let's say the first part of it, the 1994, '95, '96?
 13 A. First of all, as I said, I was never at Plaza
 14 Extra East location.
 15 Q. Right. Okay.
 16 A. I can tell you the numbers I used to see in the
 17 book.
 18 Q. Okay.
 19 A. Wally have wrote it for 2 years.
 20 Q. Okay.
 21 A. One, I think -- I don't remember, 52-something,
 22 but I know one time, he sent \$72,000.
 23 Q. For 1 year?
 24 A. For 1 year.
 25 Q. Okay.

1 I'm sure you don't need it, but this is a good way of
 2 accumulating some free money to send to your -- to your poor
 3 people in your family and my -- some -- every family have
 4 some wealthy, medium, and poor. And we give these monies
 5 for these guys. And he said, that's a good idea.
 6 So we have a big cistern anyhow. The nature
 7 of our construction, we are force to put a big huge cistern.
 8 The simple reason why, because the property is way below the
 9 street level. And if you want to enter into the driveway,
 10 it will be almost impossible for trucks with trailer loaded
 11 to come down that sharp level down. I say, Let me build a
 12 cistern in there.
 13 So behind the supermarket -- all of you know
 14 is Plaza Extra East supermarket. Behind it is cistern. It
 15 serve two purposes: It collect the water from the roof, and
 16 we raise the land to accommodate the trucks coming into the
 17 properties. And sees it's an opportunity to do it. And we
 18 did it with the approval of Mr. Mohammad, but my commitment
 19 was 10 years only. Ten years from the opening. Ten years
 20 after that. I remember that we opened sometime in April,
 21 either late April or early May in 1994. That for
 22 automatically 10 years later, that commitment on my part, it
 23 will be over.
 24 And so we was selling the water. And I,
 25 being in St. Thomas all the time, and the money that was

1 A. One year, I think 52, between the 50 and 60.
 2 That money was going to the -- to his
 3 family -- not really his immediate family or my immediate
 4 family. I don't have no immediate family back home, but a
 5 60,000 people village is consisting of 16 -- 13 family. And
 6 he's part of one of the families and I'm part from a
 7 different family, and each -- each, you know, each family
 8 may be 4-5,000 to 8,000. Is small and big. And we said,
 9 Let's give them some money. Things is bad.
 10 Q. So when you say give the families money, was that
 11 a charitable, like a -- like a gift? A charitable donation?
 12 A. Yes, to buy food.
 13 Q. Okay. All right. And both of the families did
 14 that with those funds?
 15 A. Yes.
 16 Q. Okay. All right. And who was primarily in charge
 17 of coordinating, and all of these funds for the water
 18 revenues, from 1994 through the raid, or up to the raid in
 19 2001?
 20 A. Wally is the man in charge of Plaza Extra East.
 21 Q. Okay.
 22 A. I have one or two son maybe was working there.
 23 Q. Um-hum.
 24 A. But it was under the supervision of Wally.
 25 Q. Okay. And do you know what the systems were to

1 partnership?
 2 A. Yes, sir.
 3 Q. Okay. And do you recall -- and do you think the
 4 government knew about that? Knew about that lawsuit?
 5 A. I'm pretty sure they did.
 6 Q. And, in fact, isn't it true that on 12-18 of 2014,
 7 there was a proceeding -- actually just before that, but as
 8 a result of a hearing in front of the federal judge here
 9 that on 2-18-2014, all the TROs and all the other controls
 10 by the federal government were lifted?
 11 A. Yes.
 12 Q. Okay. So let's take the month after that. Let's
 13 take January 1st of 2015.
 14 Do you -- do you know whether all the stores
 15 filed gross receipts returns then?
 16 In other words, did you report monthly gross
 17 receipts after 2014?
 18 A. Yes.
 19 Q. Okay. So -- and it would be the same process you
 20 described before, let's say, I'm going to pick a month,
 21 February of 2014?
 22 A. Yes.
 23 Q. There were no federal impediments stopping if --
 24 if the tenant account believed that it was -- actually
 25 received that income, there was nothing from them filing a

1 gross receipts tax return, was there?
 2 A. That's true.
 3 Q. So -- so during that time, who was paying the
 4 gross receipts tax on the water income?
 5 A. The partnership.
 6 Q. The partnership.
 7 And who was controlling the office at the
 8 time that gross receipts tax was paid?
 9 A. The Fathis.
 10 Q. And did they represent to the government that that
 11 was income of the partnership?
 12 A. Yes.
 13 MR. HARTMANN: Okay. I have no further
 14 questions.
 15 MS. PERRELL: Okay.
 16 Q. (Mr. Hartmann) Oh, I'm sorry. I do have one
 17 further question.
 18 And did that continue up until the -- the
 19 stores split up?
 20 A. Yes, sir.
 21 MR. HARTMANN: Okay. Thank you.
 22 MS. PERRELL: Okay. I have no more
 23 questions. Thank you.
 24 MR. HARTMANN: Thank you.
 25 THE VIDEOGRAPHER: This is the continuance of

1 the deposition. The time is 12:10.
 2 (Short recess taken.)
 3 MAHER "MIKE" YUSUF
 4 THE VIDEOGRAPHER: This is the continuation
 5 of the deposition of Maher Yusuf. The date is January 22nd,
 6 2020. The time is 12:14. The witness is sworn in.
 7 DIRECT EXAMINATION
 8 BY MS. PERRELL:
 9 Q. All right. Mike, you've been here for most, or
 10 part, of the testimony that we've had today relating to the
 11 water revenue that was collected.
 12 When were you at -- just to refamiliarize and
 13 have this in this particular transcript, when were you
 14 physically at the -- working at the Plaza Extra East store?
 15 A. Before the fire.
 16 Q. Okay. And when was the fire?
 17 A. 2001. January 2001, if I remember.
 18 Q. All right. The fire?
 19 A. Fire.
 20 Q. Okay. I think --
 21 A. Oh, sorry. 2001, I came. I came in 2001, yeah.
 22 Q. Let's back up. Let's back up.
 23 When did you come back from college and begin
 24 working at the Plaza Extra East store?
 25 A. 2001.

1 Q. 2001?
 2 A. I mean, sorry. 1991.
 3 Q. Sorry.
 4 A. Sorry.
 5 Q. I can't testify for you, but I --
 6 MR. HARTMANN: Sure, you can.
 7 A. Yeah, I get that one stuck.
 8 MR. HARTMANN: Are you sure it wasn't 1991?
 9 Q. (Ms. Perrell) Okay. So now we're back in the
 10 right decade.
 11 A. Yeah, yeah.
 12 Q. 1991.
 13 A. 1900s.
 14 Q. Okay. 1991.
 15 And when was -- when was the fire?
 16 A. 2000.
 17 Q. Okay.
 18 A. Sorry. 1992.
 19 Q. All right. I feel good about how this is going to
 20 go.
 21 (Laughter.)
 22 MR. HARTMANN: Me, too.
 23 Q. (Ms. Perrell) Okay. It's all right. All right.
 24 So in 1992 is when the fire happened. All
 25 right. Are you familiar with the -- the rebuilding of the

EXHIBIT 4

UNIFORM PARTNERSHIP ACT (1997)
(Last Amended 2013)

Drafted by the

NATIONAL CONFERENCE OF COMMISSIONERS
ON UNIFORM STATE LAWS

and by it

APPROVED AND RECOMMENDED FOR ENACTMENT
IN ALL THE STATES

at its

ANNUAL CONFERENCE
MEETING IN ITS ONE-HUNDRED-AND-TWENTY-SECOND YEAR
BOSTON, MASSACHUSETTS
JULY 6 - JULY 12, 2013

WITH PREFATORY NOTE AND COMMENTS

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By

NATIONAL CONFERENCE OF COMMISSIONERS
ON UNIFORM STATE LAWS

August 19, 2015

that the partnership-by-estoppel doctrine conditions liability on the plaintiff having reasonably relied on the representation of partnership, which often involves an exercise of due diligence to ascertain the facts”).

Subsection (a)—This subsection continues the distinction between representations made to specific persons and those made in a public manner. In both circumstances, the claimant must show reliance.

Like UPA (1914) § 16, this section imposes no duty of denial; thus, a person held out by another as a partner is not liable without having actually consented to the representation. *See* Subsection (c) (no duty to file statement of denial); Subsection (d) (no duty to file statement of dissociation or to amend statement of partnership authority).

Subsections (c) and (d)—These subsections were new in UPA (1997) and preclude negative inferences from outdated information in filed statements.

Subsection (e)—Derived from UPA (1914) § 7(1), this subsection circumscribes the circumstances in which a person can be liable as a partner to third parties for the obligations of the partnership – *i.e.*, only if (i) the person is a partner in the partnership; or (ii) the person is liable under Section 308(a) or (b).

[ARTICLE] 4

RELATIONS OF PARTNERS TO EACH OTHER

AND TO PARTNERSHIP

SECTION 401. PARTNER’S RIGHTS AND DUTIES.

(a) Each partner is entitled to an equal share of the partnership distributions and, except in the case of a limited liability partnership, is chargeable with a share of the partnership losses in proportion to the partner’s share of the distributions.

(b) A partnership shall reimburse a partner for any payment made by the partner in the course of the partner’s activities on behalf of the partnership, if the partner complied with this section and Section 409 in making the payment.

(c) A partnership shall indemnify and hold harmless a person with respect to any claim or demand against the person and any debt, obligation, or other liability incurred by the person by reason of the person’s former or present capacity as a partner, if the claim, demand, debt,

obligation, or other liability does not arise from the person's breach of this section or Section 407 or 409.

(d) In the ordinary course of its business, a partnership may advance reasonable expenses, including attorney's fees and costs, incurred by a person in connection with a claim or demand against the person by reason of the person's former or present capacity as a partner, if the person promises to repay the partnership if the person ultimately is determined not to be entitled to be indemnified under subsection (c).

(e) A partnership may purchase and maintain insurance on behalf of a partner against liability asserted against or incurred by the partner in that capacity or arising from that status even if, under Section 105(c)(7), the partnership agreement could not eliminate or limit the person's liability to the partnership for the conduct giving rise to the liability.

(f) A partnership shall reimburse a partner for an advance to the partnership beyond the amount of capital the partner agreed to contribute.

(g) A payment or advance made by a partner which gives rise to a partnership obligation under subsection (b) or (f) constitutes a loan to the partnership which accrues interest from the date of the payment or advance.

(h) Each partner has equal rights in the management and conduct of the partnership's business.

(i) A partner may use or possess partnership property only on behalf of the partnership.

(j) A partner is not entitled to remuneration for services performed for the partnership, except for reasonable compensation for services rendered in winding up the business of the partnership.

(k) A difference arising as to a matter in the ordinary course of business of a partnership

may be decided by a majority of the partners. An act outside the ordinary course of business of a partnership and an amendment to the partnership agreement may be undertaken only with the affirmative vote or consent of all the partners.

Comment

For the most part, Section 401 merely restates the rules of UPA (1914) § 18, thereby establishing many of the default rules that govern the relations among partners. **All of these rules are, however, subject to contrary agreement of the partners as provided in Sections 105 through 107.**

UPA (1997) § 401(a) experimented with providing a default configuration for capital accounts. For the reasons stated in Section 405, comment, the Harmonization Project ended the experiment and eliminated the configuration.

Subsection (a)—This subsection continues the approach of UPA (1914) § 18(a), although for the reasons stated in Section 405, comment, the Harmonization Project substituted “distribution” for “profits.” Distributions are shared equally and losses are shared in proportion to each partner’s share of distributions. Thus, under this default rule, partners share distributions per capita and not in proportion to capital contribution (per capital).

If partners agree to share distributions other than equally, losses will be shared in the same proportion as distributions, absent agreement to do otherwise. This rule, carried over from UPA (1914) rests on the assumption that partners would likely agree to share losses on the same basis as distributions, but may fail to say so. Of course, by agreement, they may share losses on a different basis from distributions.

Subject to contrary agreement and the effect of Section 806(e), this subsection’s loss sharing rules apply, even where one or more of the partners contribute no capital. The rule was the same under UPA (1914) § 18(a), although there is some case law to the contrary. *See, e.g., Kovacik v. Reed*, 315 P.2d 314 (Cal. 1957); *Becker v. Killarney*, 523 N.E.2d 467 (Ill. App. Ct. 1988). It may seem unfair that the contributor of services, who contributes little or no capital, should be obligated to contribute toward the capital loss of the large contributor who contributed no services. In entering a partnership with such a capital structure, the partners should foresee that application of the default rule might bring about unusual results and take advantage of their power to vary by agreement the allocation of capital losses.

Subsections (b) and (c)—A partnership’s obligation, if any, to reimburse or indemnify others (*e.g.*, employees, other agents, and independent contractors) is a question for other law, including the law of agency, contract, and restitution. The fact a person has dissociated as a partner does not affect any obligations incurred by the partnership under these subsections for conduct occurring before the dissociation.

To the extent a partnership agreement modifies or displaces the default rules stated in

EXHIBIT 5

UNIFORM PARTNERSHIP ACT (1997)
(Last Amended 2013)

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BOSTON, MASSACHUSETTS
JULY 6 - JULY 12, 2013

WITH PREFATORY NOTE AND COMMENTS

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NATIONAL CONFERENCE OF COMMISSIONERS
ON UNIFORM STATE LAWS

August 19, 2015

PREFATORY NOTE TO UNIFORM PARTNERSHIP ACT (1997)

The National Conference of Commissioners on Uniform State Laws first considered a uniform law of partnership in 1902. Although early drafts had proceeded along the mercantile or "entity" theory of partnerships, later drafts were based on the common-law "aggregate" theory. The resulting Uniform Partnership Act ("UPA"), which embodied certain aspects of each theory, was finally approved by the Conference in 1914. The UPA governs general partnerships, and also governs limited partnerships except where the limited partnership statute is inconsistent. The UPA has been adopted in every State other than Louisiana and has been the subject of remarkably few amendments in those States over the past 80 years.

In January of 1986, an American Bar Association subcommittee issued a detailed report that recommended extensive revisions to the UPA. See UPA Revision Subcommittee of the Committee on Partnerships and Unincorporated Business Organizations, Section of Business Law, American Bar Association, *Should the Uniform Partnership Act be Revised?*, 43 Bus. Law. 121 (1987) ("ABA Report"). The ABA Report recommended that the entity theory "should be incorporated into any revision of the UPA whenever possible." *Id.* at 124.

In 1987, the Conference appointed a Drafting Committee to Revise the Uniform Partnership Act and named a Reporter. The Committee held its initial meeting in January of 1988 and a first reading of the Committee's draft was begun at the Conference's 1989 Annual Meeting in Kauai, Hawaii. The first reading was completed at the 1990 Annual Meeting in Milwaukee. The second reading was begun at Naples, Florida, in 1991 and completed at San Francisco in 1992. The Revised Uniform Partnership Act (1992) was adopted unanimously by a vote of the States on August 6, 1992. The following year, in response to suggestions from various groups, including an American Bar Association subcommittee and several state bar associations, the Drafting Committee recommended numerous revisions to the Act. Those were adopted at the Charleston, South Carolina, Annual Meeting in 1993, and the Act was restyled as the Uniform Partnership Act (1993). Subsequently, a final round of changes was incorporated, and the Conference unanimously adopted the Uniform Partnership Act (1994) at its 1994 Annual Meeting in Chicago. The Revised Act was approved by the American Bar Association House of Delegates in August, 1994.

The Uniform Partnership Act (1994) ("Revised Act" or "RUPA") gives supremacy to the partnership agreement in almost all situations. The Revised Act is, therefore, largely a series of "default rules" that govern the relations among partners in situations they have not addressed in a partnership agreement. The primary focus of RUPA is the small, often informal, partnership. Larger partnerships generally have a partnership agreement addressing, and often modifying, many of the provisions of the partnership act.

The Revised Act enhances the entity treatment of partnerships to achieve simplicity for state law purposes, particularly in matters concerning title to partnership property. RUPA does not, however, relentlessly apply the entity approach. The aggregate approach is retained for some purposes, such as partners' joint and several liability.

The Drafting Committee spent significant effort on the rules governing partnership

EXHIBIT 6

responsible for making all decisions regarding when the reconciliation would take place and hence when the rent would be paid. Hamed and I agreed at the outset that the rent would be calculated at a rate of \$5.55 per square foot for what is referred to as Bay 1, the primary space comprising the Plaza Extra-East store, which originally covered 33,750 square feet

2. Our decision to allow rent to accrue for some number of years before paying it was intended to enable the business to retain capital needed to grow the business.

3. This method of allowing rent to accrue for a number of years before being paid was important for the growth of the supermarket business for a number of reasons. First, at the time of the formation of the business agreement, the initial store, Plaza Extra-East, in St. Croix, was still in development. We thereafter made plans to open a second supermarket in St. Thomas (the store now known as Plaza Extra-Tutu Park), and it opened in October 1993. Later, we made plans to open a third grocery store in St. Croix (the store now known as Plaza Extra-West), and it opened in 2000. Construction began in 1998 and finished in 2000. Keeping money in the business for multi-year periods, rather than paying rent to United in monthly or even annual rent payments, ensured that the business would have the capital to establish and grow the stores in very challenging economic conditions.

4. For reasons discussed in more detail below, there has been only one reconciliation of accounts since our business agreement was formed, and it occurred at the end of 1993. The rent payment due from 1986 through December 31, 1993 was paid by means of a setoff on an account that reflected credits and debits made between Hamed and me. Specifically, Hamed's one-half portion of the rent was paid by means of a setoff against amounts I owed him by virtue of some large withdrawals I had made in preceding years.

5. In 1992, the Plaza Extra-East store burned down. As with all tenants in the United Shopping Plaza, the insurance policy on Bay 1 was paid to the property-owner, United. United decided to expand Bay 1 by purchasing an adjacent acre of land for \$250,000. I used \$100,000 of my personal funds and the balance was paid with insurance proceeds United received as the insured under a policy of insurance, which is required of all tenants of United Shopping Plaza. At that time, I agreed with Hamed, through his son, Waleed, to continue operating the Plaza Extra – East supermarket in Bay 1 of United Shopping Plaza. I further agreed to keep the rent at the much lower-than market rate of \$5.55 per square foot for a ten-year period. Specifically, I told Hamed that we would keep that rate in place for the ten years following the date the rebuilt store opened for business.

6. The Plaza Extra-East store was reopened in May 1994. The Plaza Extra-Tutu Park store had just opened in October 1993. Around the time that the Plaza Extra-East store reopened, I was arranging a Scotiabank loan to United for approximately \$5,000,000 for the benefit of the partnership. The loan was guaranteed by my wife and me, and it was secured by our home on St. Croix and by United's shopping center in St. Croix. Because money was short, Hamed and I agreed not to have the rent withdrawn, and to simply continue to accrue rent until such time as I made a demand.

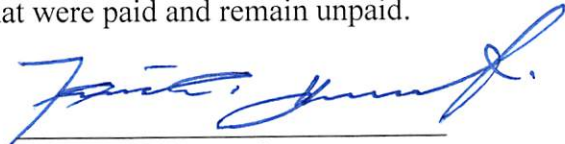
7. Some time in 2002 or 2003, I began discussions with Waleed Hamed regarding how the rent would be calculated for Plaza Extra-East after the expiration of the ten-year period during which the \$5.55/square foot rent formula was in place. During those discussions, we recognized, as before, that the prior rent was far below fair market value, and the decision was made to set the rent based on a percentage of sales formula using the yearly sales of Plaza Extra-Tutu Park. Total payments made to that store's landlord, Tutu Park, Ltd., for a given year were to

multiplying the square feet actually occupied (6,250) by \$6.15 for 5 years, 2 months. The total due for Second Bay 8 Rent is \$198,593.75.

25. The total amount due for Bay 5 Rent, First Bay 8 Rent, and Second Bay 8 Rent is \$793,984.38.

26. The total outstanding, unpaid rent for all the space used by Plaza Extra-East from January 1, 1994 through August 30, 2014 is \$6,603,122.23, excluding the “disputed” increased rent from January 1, 2012 through the present. **Exhibit G** is a Chronology of Rents, which accurately reflects the history of the rents that were paid and remain unpaid.

Dated: August 12, 2014



Fathi Yusuf

EXHIBIT 7

EXHIBIT F

50
tabbles
EXHIBIT
3
1.21.20

Gross Receipts Paid by United Tenant Account - Owed By Partnership to United

Year	Month	Amount
1993	29-Mar	1226.29
1994	28-Feb	647.39
1994	29-Mar	974.49
1994	28-Apr	978.29
1994	31-May	602
1994	30-Jun	1582.57
1994	31-Aug	1015.04
1994	30-Sep	1303.75
1994	31-Oct	1242.37
1994	30-Nov	1079.4
1994	30-Dec	1485.41
1994		1360.66
1995	31-Jan	1789.58
1995	1-Dec	1557.14
1996	1-Feb	1598.27
1996	1-Mar	1069.07
1996	1-Apr	1366.72
1996	1-May	1184.04
1996	1-Jun	1288.54
1996	1-Jul	1231.24
1996	1-Aug	1199.02
1996	1-Sep	1271.85
1996	1-Oct	1052.23
1996	1-Dec	1215.26
1999	30-May	1,161.38
1999	29-Jun	1285.42
1999	30-Jul	1395.83
1999	27-Aug	1605.26
1999	30-Sep	1470.76
1999	29-Dec	1224.04
2000	1-Jan	1569.18
2000	31-Jan	1637.16
2000	28-Feb	1,322.54
2000	28-Apr	1298.78
2000	30-Jun	970.58
2000	28-Jul	1344.36
2000	29-Aug	816.79
2000	30-Sep	1628.66
2000	30-Oct	1097.58
2000	29-Nov	1620.79
2000	26-Dec	1777.5
2001	30-Jan	1333.53
2001	28-Feb	815.04
2001	29-Mar	1370.89

2001	26-Apr	1968.46
2001	30-May	925.85
2001	29-Jun	1402.45
2001	20-Aug	223.51
		60586.96

UNITED CORPORATION
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821-0763
PHONE 509-776-6240

0665

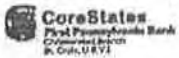
101-600210

PAY
TO THE
ORDER OF

V.I. Bureau of Internal Revenue \$ *647.39*

2-28-94

Six Hundred Forty Seven and 39/100 DOLLARS



FOR *Jan 24 Cross Receipts Tax*

Frank [Signature]

⑆00000665⑆ ⑆021606001⑆ ⑆1130021601⑆

Jan. 94

	1	2	3	4	
1	Bal. in Bank			16,432.34 -	1
2	3			1,500.00 -	2
3	3			475.00 -	3
4	4			1,190.00 -	4
5	5			675.00 -	5
6	10			1,190.00 -	6
7	11			800.00 -	7
8	18			2,198.10 -	8
9	18			2,645.83 -	9
10	18			2,200.00 -	10
11	26			975.00 -	11
12	26			475.00 -	12
13	28	10,176.89	XX	1,000.00 -	13
14	31			65.00 -	14
15	31			797.91 -	15
16					16
17				32,617.18	17
18					18

Form 720 V.I.
(Rev. 11-18-83)

GROSS RECEIPTS TAX RETURN
GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

660391237

EMPLOYER IDENTIFICATION NUMBER

08684

SERIAL NUMBER

01

CURRENT MONTH

16,184 84

- 00 -

= 16,184 84

X

04

GROSS RECEIPTS (minus)

EXEMPTIONS

(equals)

TAXABLE INCOME

(multiply)

4% Tax Rate

1994

(equals) TAX DUE

(1) \$ 647 39

IF LATE PAYMENT:
Multiply by .05 per Month
(5% per Month Penalty Rate)

(2) \$ - - -

Multiply by .01 per Month
(Interest Rate 12% per Year)

(3) \$ - - -

UNITED CORPORATION
PO BOX 763
CHRISTIANSTED

V00821

TOTAL AMOUNT DUE

sum (1), (2), and (3)
647 39

(Submit this amount with tax return)
(See Instructions on back)

March, 1993

1	Ball. in Bank		26,435.97
2	1	Returned -	416.50
3	1		140.00
4	1		475.00
5	2		400.00
6	3		750.00
7	3		2,290.99
8	4	Returned -	781.25
9	4		517.83
10	7		2,175.00
11	8		1,750.00
12	11		1,250.00
13	14		7,542.50
14	27		1,000.00
15	22		800.00
16	24		2,645.83
17	29	8,939.90	1,190.00 X
18	30		340.00
19	31		1,190.00
20			52,090.87
21			

Form 720 V.I.
(Rev. 11-18-83)

GROSS RECEIPTS TAX RETURN

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

660391237

EMPLOYER IDENTIFICATION NUMBER

08684

SERIAL NUMBER

03

CURRENT MONTH

24,457.15

GROSS RECEIPTS (minus)

15

- 0 -

EXEMPTIONS

=

24,457.15

(equals) TAXABLE INCOME

X

04

(multiply) 4% Tax Rate

1994

(equals) TAX DUE

(1) \$ 978.29

IF LATE PAYMENT:
Multiply by .05 per Month
(5% per Month Penalty Rate)

(2) \$ - - -

Multiply by .01 per Month
(Interest Rate 12% per Year)

(3) \$ - - -

sum (1), (2), and (3)

UNITED CORPORATION
PO BOX 763
CHRISTIANSTED

V00821

TOTAL AMOUNT DUE

\$ - - -

(Submit this amount with tax
(See Instructions))

"PAID"
4/23/94
C.K. No. 2

Form 720 V-1
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER: 660391237

EMPLOYER IDENTIFICATION NUMBER: 08684

EMPLOYER IDENTIFICATION NUMBER: 04

CURRENT MONTH: 04

4% Tax Rate

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

1994

IF LATE PAYMENT: Multiply by .05 per Month (5% per Month Penalty Rate)

Multiply by .01 per Month (Interest Rate 12% per Year)

TOTAL AMOUNT DUE

602.00

sum (1), (2), and (3)

(Submit this amount with tax return) (See Instructions on back)

Form 720 V-1
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER: 660391237

EMPLOYER IDENTIFICATION NUMBER: 08684

EMPLOYER IDENTIFICATION NUMBER: 05

CURRENT MONTH: 05

4% Tax Rate

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

1994

IF LATE PAYMENT: Multiply by .05 per Month (5% per Month Penalty Rate)

Multiply by .01 per Month (Interest Rate 12% per Year)

TOTAL AMOUNT DUE

602.00

sum (1), (2), and (3)

(Submit this amount with tax return) (See Instructions on back)

Form 720 V-1
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER: 660391237

EMPLOYER IDENTIFICATION NUMBER: 08684

EMPLOYER IDENTIFICATION NUMBER: 05

CURRENT MONTH: 05

4% Tax Rate

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

1994

IF LATE PAYMENT: Multiply by .05 per Month (5% per Month Penalty Rate)

Multiply by .01 per Month (Interest Rate 12% per Year)

TOTAL AMOUNT DUE

602.00

sum (1), (2), and (3)

(Submit this amount with tax return) (See Instructions on back)

Form 720 V-1
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER: 660391237

EMPLOYER IDENTIFICATION NUMBER: 08684

EMPLOYER IDENTIFICATION NUMBER: 06

CURRENT MONTH: 06

4% Tax Rate

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

1994

IF LATE PAYMENT: Multiply by .05 per Month (5% per Month Penalty Rate)

Multiply by .01 per Month (Interest Rate 12% per Year)

TOTAL AMOUNT DUE

602.00

sum (1), (2), and (3)

(Submit this amount with tax return) (See Instructions on back)

Form 720 V.I.
(Rev. 11-18-83)

GROSS RECEIPTS TAX RETURN
GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

660391237

EMPLOYER IDENTIFICATION NUMBER

08684

SERIAL NUMBER

05

CURRENT MONTH

39,564.23

GROSS RECEIPTS (minus)

EXEMPTIONS

39,564.23

(equals) TAXABLE INCOME

X

04

4% Tax Rate

1994

(equals) TAX DUE

(1) \$ 1,582.17

IF LATE PAYMENT:

Multiply by .05 per Month
(5% per Month Penalty Rate)

(2) \$ ---

Multiply by .01 per Month
(Interest Rate 12% per Year)

(3) \$ ---

sum (1), (2), and (3)

UNITED CORPORATION

PO BOX 763
CHRISTIANSTED

V00821

TOTAL AMOUNT DUE

1,582.17

(Submit this amount with tax return)
(See Instructions on back)

UNITED CORPORATION-TENANTS ACCOUNT

PLAZA EXTRA

TEL (809) 778-8240

PO BOX 783

CHRISTIANSTED, VI 00821-0783

147

101-800/216

TO: V.I. BUREAU OF INTERNAL REVENUE

\$ 1,582.17

THOUSAND FIVE HUNDRED EIGHTY-TWO DOLLARS AND 17/100 DOLLARS

CoreStates
First Pennsylvania Bank
Christiansted Branch
St. Cruz, U.S.V.I.

GROSS RECEIPT TAX - MAY 1994

⑈0000147⑈ ⑆021606001⑆ 18200600135⑈

Form 720 V.I. (Rev. 11-18-83) GROSS RECEIPTS TAX RETURN INTERNAL REVENUE
 GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
 EMPLOYER IDENTIFICATION NUMBER 560391237
 RECEIVED WITH RETURN TO DIRECT BRANCH INCOME

1994

UNITED CORPORATION
 CHRISTIANSTED
 V00221

RECEIVED WITH RETURN TO DIRECT BRANCH INCOME
 (equals) TAX DUE
 FARGAS-APPOINTMENT
 Multiply by .05 per Month
 (5% per Month Penalty Rate)
 VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE (per Year)

X		7.4
(multiply)	4% Tax Rate	
(1)	\$	181.00
(2)	\$	10.00
(3)	\$	10.00
sum (1), (2), and (3)		191.00

(Submit this amount with tax return) (See instructions on back)

TOTAL AMOUNT DUE

Form 720 V.I. (Rev. 11-18-83) GROSS RECEIPTS TAX RETURN INTERNAL REVENUE
 GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
 EMPLOYER IDENTIFICATION NUMBER 560391237
 RECEIVED WITH RETURN TO DIRECT BRANCH INCOME

1994

UNITED CORPORATION
 CHRISTIANSTED
 V00221

RECEIVED WITH RETURN TO DIRECT BRANCH INCOME
 (equals) TAX DUE
 REPAYMENT
 Multiply by .05 per Month
 (5% per Month Penalty Rate)
 VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE (per Year)

X		7.4
(multiply)	4% Tax Rate	
(1)	\$	130.00
(2)	\$	10.00
(3)	\$	10.00
sum (1), (2), and (3)		150.00

(Submit this amount with tax return) (See instructions on back)

TOTAL AMOUNT DUE

Form 720 V.I. (Rev. 11-18-83) GROSS RECEIPTS TAX RETURN INTERNAL REVENUE
 GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
 EMPLOYER IDENTIFICATION NUMBER 560391237
 RECEIVED WITH RETURN TO DIRECT BRANCH INCOME

1994

UNITED CORPORATION
 CHRISTIANSTED
 V00221

RECEIVED WITH RETURN TO DIRECT BRANCH INCOME
 (equals) TAX DUE
 IF LATE PAYMENT:
 Multiply by .05 per Month
 (5% per Month Penalty Rate)
 VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE (per Year)

X		7.4
(multiply)	4% Tax Rate	
(1)	\$	121.00
(2)	\$	10.00
(3)	\$	10.00
sum (1), (2), and (3)		141.00

(Submit this amount with tax return) (See instructions on back)

TOTAL AMOUNT DUE

035-0062

Form 720 V.I.
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

660391237

EMPLOYER IDENTIFICATION NUMBER

08684

SERIAL NUMBER

CURRENT MONTH

\$26,986.30

EXEMPTIONS

\$26,986.30

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

X 4% Tax Rate

1994

IF LATE PAYMENT: MARCH
Multiply by .05 per Month
(5% per Month Penalty Rate)
Multiply by .01 per Month
(Interest Rate 12% per Year)

(1) \$ 1079.41
(2) \$
(3) \$
sum (1), (2), and (3)

UNITED CORPORATION
PO BOX 763
CHRISTIANSTED

V00821 TOTAL AMOUNT DUE

\$ 1079.41

(Submit this amount with tax return)
(See Instructions on back)

Form 720 V.I.
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

660391237

EMPLOYER IDENTIFICATION NUMBER

08684

SERIAL NUMBER

CURRENT MONTH

\$37,135.19

EXEMPTIONS

\$37,135.19

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

X 4% Tax Rate

1994

IF LATE PAYMENT: DEC 30
Multiply by .05 per Month
(5% per Month Penalty Rate)
Multiply by .01 per Month
(Interest Rate 12% per Year)

(1) \$ 1485.41
(2) \$
(3) \$
sum (1), (2), and (3)

UNITED CORPORATION
PO BOX 763
CHRISTIANSTED

V00821 TOTAL AMOUNT DUE

\$ 1485.41

(Submit this amount with tax return)
(See Instructions on back)

Form 720 V.I.
(Rev. 11-18-83)

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

660391237

EMPLOYER IDENTIFICATION NUMBER

08684

SERIAL NUMBER

CURRENT MONTH

\$44,739.59

EXEMPTIONS

\$44,739.59

GROSS RECEIPTS (minus) EXEMPTIONS (equals) TAXABLE INCOME

X 4% Tax Rate

1994

RECEIVED WAREHOUSE
PROCESS & ACCT. BRANCH
IF LATE PAYMENT: 1995
Multiply by .05 per Month
(5% per Month Penalty Rate)
Multiply by .01 per Month
(Interest Rate 12% per Year)

(1) \$ 1789.58
(2) \$
(3) \$
sum (1), (2), and (3)

UNITED CORPORATION
PO BOX 763
CHRISTIANSTED

V00821 TOTAL AMOUNT DUE

\$ 1789.58

(Submit this amount with tax return)
(See Instructions on back)

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

AJE #2

January 1996

<u>Check #</u>	<u>G/L Acct. #</u>	<u>Disbursements</u>
565	5300	566.00 * Alfred Ferrol
566	5350	27.20 * Bob-A-Ru
567	1201	15,900.00 * Plaza Transfer
568	5300	669.58 * Barthelmy Joseph
569	0	Void * Void
570	6690	600.00 * Larry Motta
571	6690	300.00 * Larry Motta
572	5300	2,400.00 Rudy Caines
573	5300	35.00 * Luis Laurencin
574	5300	226.05 * Texaco Caribbean
575	1201	30,300.00 * Plaza Transfer
576	6690	303.75 * Larry Motta
577	5300	1,200.00 Rudy Caines
578	5300	291.00 * The Glase Shop
579	5300	90.00 * Ocean Systems
580	5300	200.00 * Robert Rivera
581	6690	307.66 Larry Motta
582	6150	146.89 STSJ Telephone
583	5300	60.00 Lonis Laurencin
584	5300	748.00 The Glass Shop
585	2200	1,557.14 Gross Receipts - Dec. 1995
586	5250	187.50 Bryant, White
		56,105.77

Virgin Islands Community Bank
 Account #182--600135
 Tenant Account

AJE #2

February 1996

Check #	G/L Acct. #	Disbursements
587	5300	1,500.00 * Alfred Ferrol
588	6690	200.00 * Robert Rivera
589	6690	300.00 * Larry Motta
590	5300	2,700.00 Rudt Calnes
591	6250	1,054.02 * WAPA
592	5300	611.10 * Pan Am Dist.
593	5300	114.00 * Pan Am Dist.
594	6250	530.50 * WAPA
595	6690	200.00 * Robert Rivera
596	6690	311.05 * Larry Motta
597	5400	38.25 * St. Croix Avis
598	6150	✓ 97.92 * VITELCO
599	5300	90.00 * Enger Phillips
600	5300	807.31 * Alfred Ferrol
601	6690	200.00 * Robert Rivera
602	6690	316.45 * Larry Motta
603	5300	75.00 Dad V. Onestop
604	5300	90.00 * Ocean System
605	5300	700.00 * James Estridge
606	6690	200.00 * Robert Rivera
607	5300	165.00 Sunny Refridg.
608	6690	315.49 * Larry Motta
609	6150	✓ 36.63 * VITELCO
610	6710	✓ 1,000.00 * Usra Yusuf
611	2200	1,598.27 V.I. B.I.R. - Gross Tax
612	6150	✓ 117.17 STSJ Telephone
613	0	Void * Void

13,368.16

072-2052

FY 014967

Virgin Islands Community Bank
 Account #182-800135
 Tenant Account

AJE #2

March 1996

Check #	G/L Acct. #	Disbursements
614	6690	200.00 * Roberto Rivera
615	1201	3,000.00 * Plaza Extra
616	5300	257.00 * Errol Lindsey
617	6690	304.70 * Larry Motta
618	1201	34.98 * Plaza Extra
619	6690	200.00 * Roberto Rivera
620	5300	46.50 * Frederick Barry
621	6690	300.00 * Larry Motta
622	6250	907.63 * WAPA
623	6250	220.46 * WAPA
624	6690	200.00 * Roberto Rivera
625	5300	180.00 * Errol Lindsey
626	6690	314.25 * Larry Motta
627	5300	1,200.00 Rudy Caines
628	6150	✓134.85 STSJ Telephone
629	5300	218.50 Roof tops
630	6690	200.00 * Roberto Rivera
631	6690	311.25 * Larry Motta
632	5300	1,200.00 Rudy Caines
633	6150	✓33.15 * Vitalco
634	2200	1,069.07 VIBIR - Gross Receipts - Feb 1996
		10,532.34

Virgin Islands Community Bank
Account #182-600195
Tenant Account

G/L #1058

AJE #2

April 1996

Check #	G/L Acct. #	Disbursements
635	6690	200.00 * Roberto Rivera
636	6690	300.00 * Larry Motta
637	5300	1,500.00 * Rudt Calnes
638	5300	90.00 * Ocean Systems
639	5300	30.00 * Edgar Phillips
640	6250	962.02 * WAPA
641	1201	6,000.00 * Plaza Transfer
642	6690	160.00 * Roberto Rivera
643	5300	55.97 * Glidden Paint
644	6250	321.94 * WAPA
645	6690	305.97 * Larry Motta
646	5400	127.50 St. Croix Avis
647	5250	2,247.43 * Bryant, White
648	5260	37.50 * Bryant, White
649	1201	6.98 * Plaza Transfer
650	5360	34.10 * Ferst Office Supply
651	6690	200.00 * Roberto Rivera
652	6690	301.70 * Larry Motta
653	6760	✓2,400.00 Internal Revenue Service - F.Yusuf
654	6840	✓500.00 * V.I. Bureau of Internal Rev. - F.Yusuf
655	1201	5,000.00 * Plaza Transfer
656	0	Void * Void
657	5300	1,003.33 * Joe Greenway
658	6690	200.00 * Roberto Rivera
659	1201	2,000.00 Plaza Transfer
660	6690	302.95 * Larry Motta
661	5300	2,800.00 * Gregory Schuster
662	5300	6,234.00 Florida Welding
663	1201	8,000.00 Plaza Transfer
664	6150	✓ 41.98 STSJ Global
665	5300	436.45 ABC Services
666	6690	200.00 Roberto Rivera
667	6690	300.00 Larry Motta
668	5300	1,800.00 Rudy Caines
669	6150	✓ 30.01 * Vitelco
670	6650	1,366.72 V.I. Bureau of Internal Revenue
Total:		45,496.55

072-2054

FY 014969

Virgin Islands Community Bank
Account #182-600135
Tenant Account

G/L #1058

AJE #2

May 1996

Check #	G/L Acct. #	Disbursements
671	4500	492.00 * Crowley American
672	6710	500.00 * Joseph Greenway
673	5300	90.00 * Ocean Systems
674	6690	200.00 * Roberto Rivera
675	6690	300.00 * Larry Motta
676	6710	29.75 St. Croix
677	6250	1,109.09 * WAPA
678	6250	383.56 * WAPA
679	5300	1,551.60 * Superior Block
680	6050	1,117.84 * Caribe Do-It Center
681	6690	300.00 * Larry Motta
682	6690	200.00 * Robert Rivera
683	5300	1,200.00 * Rudy Calnes
684	6150	291.42 * Cellular One
685	6050	1,145.94 * Caribe Do-It Center
686	6710	400.24 * Shnama
687	1201	4,000.00 Plaza Extra -- Transfer
688	6690	200.00 * Robert Rivera
689	5300	263.00 * Joseph Greenway
690	6690	304.40 * Larry Motta
691	1201	13,000.00 * Plaza Extra -- Transfer
692	1201	1,500.00 * Plaza Extra -- Transfer
693	6050	3,056.60 * Caribe Do-It Center
694	6710	30.00 * Olson Williams
695	5300	259.38 * Pet-Lock Electrical Supply
696	1201	3,500.00 Plaza Extra -- Transfer
697	5300	1,935.06 * Floor Specialists
698	5300	128.94 * Glidden Paint Co.
699	6690	316.00 * Larry Motta
700	6690	200.00 * Robert Rivera
701	5300	306.15 Sonny's Refrigeration
702	6050	454.15 * Caribe Do-It Center
703	5300	441.84 * Glidden Paint Co.
704	0	Void * Void
705	0	Void * Void
706	6050	98.00 * Caribe Do-It Center
707	5300	40.00 ABC Services
708	2200	1,184.04 VIBIR -- Gross Receipts -- April 1996
709	1201	5,500.00 Plaza Extra -- Transfer
710	6050	599.00 Caribe Do-It Center
711	5300	486.00 Gulf Coast Custom Kitchen
712	6690	200.00 Robert Rivera

47,323.00

072-2055

FY 014970

Virgin Islands Community Bank
Account #182-600135
Tenant Account

G/L #1058

AJE #2

		June 1996	
Check #	G/L Acct. #	Disbursements	
713	6150	✓ 24.93 *	Vitelco
714	6150	✓ 199.26 *	Global Telephone
715	6250	969.97 *	WAPA
716	6690	300.00 *	Larry Motta
717	5300	✓ 5,099.99 *	Scotiabank -- Yusuf
718	5300	254.05 *	Pet-Lock Electrical
719	1201	5,000.00 *	Plaza Transfer
720	6250	277.93 *	WAPA
721	6690	200.00 *	Roberto Rivera
722	5300	18.99 *	Plaza Extra
723	6690	300.00 *	Larry Motta
724	4500	290.00 *	Bates Trucking
725	1201	3,500.00 *	Plaza Transfer
726	6690	200.00 *	Roberto Rivera
727	1201	10,000.00 *	Plaza Transfer
728	6710	1,202.17 *	Laureach Francis
729	6690	300.00 *	Larry Motta
730	5300	1,900.00	Rudy Caines
731	5250	4.50 *	Bryant, White et al
732	5300	318.93 *	Plaza Transfer
733	6115	109.00 *	Caribe Do-It Center
734	6150	✓ 154.55	STSI Global
735	6115	1,504.95 *	Caribe Do-It Center
736	6690	200.00 *	Roberto Rivera
737	6690	319.43 *	Larry Motta
738	6150	✓ 40.30 *	Vitelco
739	5300	90.00 *	Ocean System
740	1201	6,000.00	Plaza Transfer
741	5300	336.00 *	V.I. Cement
742	1201	2,000.00	Plaza Transfer
743	2200	1,288.54	Gross Receipts
744	6690	200.00	Roberto Rivera
745	6690	310.62	Larry Motta
746	5300	1,600.00	Rudy Caines

Total:

44,514.11

072-2056
FY 014971

Virgin Islands Community Bank
Account #182-600135
Tenant Account

G/L #1058

AJE #1

July 1996

Check #	G/L Acct. #	Disbursements
747	6250	996.02 * WAPA
748	1201	1,000.00 * Plaza Transfer
749	5300	695.52 * Quality Electric
750	6710	200.00 * Roberto Rivera
751	1201	4,182.00 * Plaza Transfer
752	6690	306.69 * Larry Motta
753	5300	90.00 * Ocean Systems
754	0	Void * Void
755	6250	450.54 * WAPA
756	5300	4,500.00 * Jeseph Greenway
757	6710	200.00 * Roberto Rivera
758	6690	300.00 * Larry Motta
759	5300	1,900.00 * Rudy Calnes
760	5400	231.00 * St. Croix Avis
761	5300	500.00 * Jeseph Greenway
762	6150	✓ 93.60 * Telephone
763	6710	200.00 * Roberto Rivera
764	6710	200.00 * Roberto Rivera
765	6150	✓ 36.30 * Vitelco
766	6690	300.00 * Larry Motta
767	5300	1,824.00 * VI Cement
768	6690	315.20 * Larry Motta
769	6250	938.16 * WAPA
770	6650	1,231.24 * Gross Receipts - June 1996
771	1199	17,000.00 * Mohamed Y. Hamdan - Interest Payment
		37,690.27
		G/L #1058

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

AJE #2

August 1996

Check #	G/L Acct. #	Disbursements
772	1201	10,000.00 * Plaza Extra
773	6710	200.00 * Roberto Rivera
774	5300	415.00 Joseph Greenway
775	6690	319.40 * Larry Motta
776	5300	593.90 * Sonny's A/C Services
777	5300	90.00 * Ocean Systems Lab
778	6710	200.00 * Roberto Rivera
779	5300	1,900.00 * Rudy Caines
780	6690	300.00 * Larry Motta
781	6250	237.30 * WAPA
782	1201	3,500.00 * Plaza Extra
783	5300	825.00 * Atlantic Elevator Sales
784	5800	10.75 * Postage
785	6710	200.00 * Roberto Rivera
786	6250	13.49 * WAPA
787	6690	300.00 * Larry Motta
788	1201	4,300.00 Plaza Extra
789	6710	200.00 Roberto Rivera
790	6690	300.00 * Larry Motta
791	6150	✓ 267.72 Telephone
792	1201	12,000.00 Plaza Extra
793	6650	1,199.02 Gross Receipts Tax
794	6710	200.00 Roberto Rivera
795	6150	✓ 32.44 Telephone
796	6690	300.00 Larry Motta
797	6250	393.82 WAPA
798	5300	2,000.00 Rudy Caines

40,297.84

072-2058
 FY 014973

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

AJE #2 N

September 1996

<u>Check #</u>	<u>G/L Acct. #</u>	<u>Disbursements</u>
799	6250	307.97 * WAPA
800	6710	200.00 * Roberto Rivera
801	5300	90.00 * Ocean Systems
802	5300	300.00 Rudy Calnes
803	6690	300.00 * Larry Motta
804	6710	200.00 * Roberto Rivera
805	6690	303.42 * Larry Motta
806	6150	137.95 * Telephone
807	6710	111.60 * Cruz Rivera
808	2635	4,086.62 * Tropical Shipping - Ship Auto
809	1201	950.00 Plaza Extra
810	5300	320.00 STX Trading - Building Materials
811	6710	200.00 * Roberto Rivera
812	6690	300.00 Larry Motta
813	6150	38.30 * Telephone
814	5150	225.00 * Brammer Chasen & O'Connell
815	6710	200.00 Roberto Rivera
816	5300	90.00 Ocean Systems
817	5300	1,022.50 Gar Services
818	6115	549.19 Carib-Do-It-Center
819	6690	300.00 Larry Motta
820	6250	399.18 * WAPA
821	6650	1,271.85 Gross Receipts Tax - Aug. 1996

11,903.58..

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

AJE #2

		October 1996	
Check #	G/L Acct. #	Disbursements	
822	1201	12,000.00	* Plaza Transfer
823	6710	200.00	* Roberto Rivera
824	6250	1,478.14	* WAPA
825	6690	312.00	* Larry Motta
826	5300	1,900.00	* Rudy Caines
827	6710	200.00	* Roberto Rivera
828	6690	300.00	* Larry Motta
829	6710	65.00	* Pedro Huggins
830	0	Void	* Void
831	5300	550.00	* Sun Electric
832	6710	130.00	* Pedro Huggins
833	6250	13.49	* WAPA
834	6710	200.00	* Roberto Rivera
835	6690	343.92	* Larry Motta
836	5300	135.00	* Ocean Systems
837	6150	✓ 84.83	* Viteleco
838	0	Void	* Void
839	6710	200.00	* Roberto Rivera
840	6710	55.00	* Pedro Huggins
841	6690	326.75	* Larry Motta
842	6650	1,052.23	Gross Receipts Tax - Sept. 1996
843	6710	✓ 25.00	Pedro Huggins
844	6150	✓ 208.93	STSJ Telephone

19,780.29

072-2080
 FY 014975

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

AJE #2
November 1996

Check #	G/L Acct. #	Disbursements
845	6710	200.00 * Roberto Rivera
846	6710	320.56 * Larry Motta
847	5300	32.50 * Tropical Supply
848	6710	150.00 * Pedro Huggins
849	5300	285.00 * Sun Electric
850	6250	969.55 * WAPA
851	6250	423.60 * WAPA
852	2635	2,830.00 * Estate Carlton Home Owners
853	2635	2,830.00 * Estate Carlton Home Owners
854	6710	200.00 * Roberto Rivera
855	6250	13.49 * WAPA
856	5300	1,900.00 * Rudy Caines
857	6710	300.00 * Larry Motta
858	6710	200.00 * Roberto Rivera
859	6710	300.00 * Larry Motta
860	6150	218.55 STSJ Telephone
861	6710	350.00 * Norman Williams
862	5300	703.00 * General Purpose Electric
863	6710	200.00 * Roberto Rivera
864	6710	300.00 * Larry Motta
865	5300	90.00 Ocean Systems
866	6710	200.00 Roberto Rivera
867	6150	40.00 Vitelco
868	6710	305.49 Larry Motta

| 13,361.74 | 1058

December 1996		
Check #	G/L Acct. #	Disbursements
774		415.00 Joseph Greenway - 08/02/96
869		1,000.00 * Plaza Extra
870		1,215.26 * VIBIR - Gross Receipts
871		572.07 * WAPA
872		200.00 * Roberto Rivera
873		178.75 Sonny's Refrigeration
874		300.00 * Larry Motta
875		2,300.00 * Rudy Caines
876		1,148.86 * WAPA
877		34.10 * First Office Supplies
878		200.00 * Roberto Rivera
879		300.00 * Larry Motta
880		13.49 * WAPA
881		11.65 * Sprint
882		156.00 * American Express
883		200.00 * Roberto Rivera
884		300.00 * Larry Motta
885		300.00 * James Estridge
886		200.00 * STX Gas
887		432.00 * Lancing Charles
888		291.00 General Purpose Electric
889		200.00 Roberto Rivera
890		90.00 Ocean Systems

(9,643.18)

Form 720 VI

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

GROSS RECEIPT MONTHLY TAX RETURN

EMPLOYER IDENTIFICATION NUMBER (EIN)
660391237

SOCIAL SECURITY NUMBER (SSN)

CURRENT MONTH April

1999

Use for filing receipts of more than \$120,000 per year

Serial # (FOR INTERNAL USE ONLY) 08684

- 1) Gross Receipt (choose either cash or accrual)
- 2) (minus) EXEMPTION (ex. standard \$5,000, IDC, Fisherman, lottery commissions, affordable housing, reverse osmosis, etc...)
- 3) Taxable Receipts (line 1 minus line 2)
- 4) Tax Due (Multiply line 3 by the tax rate of .04 or 4%)
- 5) Penalty (If payment is late multiply line 4 by the tax rate of .05 or 5% per month)
- 6) Interest (If payment is late multiply line 4 by the tax rate of .01 or 1% per month)
- 7) (minus) Credits: (refunds, prior payments, or withhold amounts)
- 8) Total Amount Due (add lines 4, 5, 6, minus line 7)

129,034.39
0
29,034.39
1,161.38
0
0
0
1,161.38

INDICATE FIRM TYPE:
 SOLE PROP
 PARTNERSHIP
 CORPORATION

RECEIVED WITH REMITTANCE
PROCESS & ACCT BRANCH

9) Indicate principal business activity code: 6512

PLAZA EXTRA
 UNITED SHOPPING PLAZA ST. CROIX
 P.O. BOX 763 C*STED
 ST. CROIX 00821

10) Please indicate reason for exemption taken on line 2 above: No JUN 1 1999

Telephone #: 770-6246 VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE ST. CROIX

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VC SECTION 4.4.4.

PRINT NAME: Thomas W. Luff

TITLE: Property Manager
(PRESIDENT, OWNER, ETC.)

SIGNATURE: Thomas W. Luff

DATE: 5/30/99

\$ 1,161.38

Form 720 VI. GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN) 660391237
 SOCIAL SECURITY NUMBER (NAME)

GROSS RECEIPT MONTHLY TAX RETURN
 CURRENT MONTH June 1999

Series # (FOR INTERNAL USE ONLY) 00000

1) Gross Receipt (choose either cash or accrual)

2) (minus) EXEMPTION (see standard \$5,000, 100% Fishermen, Military commissions, affordable housing, reverse mortgages, etc.)

3) Taxable Receipts (line 1 minus line 2)

4) Tax Due (Multiply line 3 by the tax rate of .04 or 4%)

5) Penalty (If payment is late multiply line 4 by the tax rate of .05 or 5% per month)

6) Interest (If payment is late multiply line 4 by the tax rate of .01 or 1% per month)

7) (minus) Credits (refunds, prior payments, or withheld amounts)

8) Total Amount Due (add lines 4, 5, 6, minus line 7)

9) Indicate principal business activity code: PLAZA EXTRA
 UNITED SHOPPING PLAZA ST. CROIX
 P.O. BOX 763 C*STED
 00821

10) Please indicate reason for exemption (check) on line 2 above: JUN 30 1999

PRINT NAME: Thomas W Luff TITLE: Property Mgr
 SIGNATURE: Thomas W Luff DATE: 6/30/99

INDICATE FIRM TYPE:
 SOLE PROP
 PARTNERSHIP
 CORPORATION

1,285.42
 30,135.82
 1,285.42
 1,285.42

EXEMPTED WITH REVERSE MORTGAGES PROCEEDS & ADOT GRANTS

*Refused
 by Awarded
 Filing*

UNITED CORPORATION-TENANTS ACCOUNT 1617
 UNITED SHOPPING PLAZA
 TEL (808) 778-8240
 PO BOX 763
 CHRISTIANSTED, VI 00821-0763 101-871216

PAY TO THE ORDER OF Govt. of V.I. Internal Revenue Bureau DATE 6/29/99
Twelve Hundred Eighty five and 42/100 \$ 1285.42
 DOLLARS

FOR [Signature]

Form 720 VI. GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
 GROSS RECEIPT MONTHLY TAX RETURN

EMPLOYER IDENTIFICATION NUMBER (EIN) 7660391237
 SOCIAL SECURITY NUMBER (SSN) _____
 CURRENT MONTH June 1999

Serial # (FOR INTERNAL USE ONLY) 08684

1) Gross Receipt (choose either cash or accrual)
 2) (minus) EXEMPTION (ex. standard \$5,000, IDC, Fisherman, military commissions, affordable housing, reverse osmosis, etc...)
 3) Taxable Receipts (line 1 minus line 2)
 4) Tax Due (Multiply line 3 by the tax rate of .04 or 4%)
 5) Penalty (If payment is late multiply line 4 by the tax rate of .05 or 5% per month)
 6) Interest (If payment is late multiply line 4 by the tax rate of .01 or 1% per month)
 7) (minus) Credits (refunds, prior payments, or withheld amounts)
 8) Total Amount Due (add lines 4, 5, 6, minus line 7)

\$32,135.42	INDICATE FIRM TYPE:
N/A	<input type="checkbox"/> SOLE PROP.
\$32,135.42	<input type="checkbox"/> PARTNERSHIP
1,285.42	<input type="checkbox"/> CORPORATION

1,285.42	

9) Indicate principal business activity code:
 PLAZA EXTRA
 UNITED SHOPPING PLAZA, ST. CROIX
 P.O. BOX 763 CISTED
 ST. JOHN, VIRGIN ISLANDS 00821 Telephone # _____

10) Please indicate reason for exemption taken on line 2 above: _____

PRINT NAME: Thomas W. Luff TITLE: Property Mgr
 SIGNATURE: Thomas W. Luff DATE: 6/30/99

UNITED CORPORATION-TENANTS ACCOUNT 1617
 UNITED SHOPPING PLAZA
 TEL (825) 778-8240
 PO BOX 763
 CHRISTIANSTED, VI 00821-0763 101-471210

PAY TO THE ORDER OF Govt of V.I. Internal Revenue Bureau DATE 6/29/99
Twelve Hundred Eighty five and 42/100 \$ 1285.42
 DOLLARS

FOR _____

⑈001617⑈ ⑈021606713⑈ ⑈200000135⑈

Form 720 VI. GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
 GROSS RECEIPT MONTHLY TAX RETURN

EMPLOYER IDENTIFICATION NUMBER: 660391237
 SOCIAL SECURITY NUMBER: 1144 15 15
 CURRENT MONTH: June 1999

Serial # FOR INTERNAL USE ONLY: 00684

1) Gross Receipt (choose either cash or accrual)

2) (minus) EXEMPTION (tax exempted 25,000, IDO, Fishermen, Lottery commission, affordable housing, reverse mortgage, etc.)

3) Taxable Receipts (line 1 minus line 2)

4) Tax Due (Multiply line 3 by the tax rate of .04 or 4%)

5) Penalty (If payment is late multiply line 4 by the tax rate of .07 or 7% per month)

6) Interest (If payment is late multiply line 4 by the tax rate of .07 or 7% per month)

7) (minus) Credits (refunds, prior payments, or withheld amounts)

8) Total Amount Due (add lines 4, 5, 6, minus line 7)

9) Indicate principal business activity code: 00821

10) Please indicate reason for exemption taken on line 2 above:

PLAZA EXTRA
 UNITED SHOPPING PLAZA ST. CROIX
 P.O. BOX 763 C*STED
 ST. CROIX 00821 Telephone #: 778-6240

INDICATE FIRM TYPE:
 1 SOLE PROP
 2 PARTNERSHIP
 3 CORPORATION

PAID Check # 1640

PRINT NAME: Thomas W. Luff TITLE: Property Manager
 SIGNATURE: Thomas W. Luff DATE: 7/30/99

Released
 by Amanda
 Luff

Adjusted Book Balance	98,781.88
Delta:	0.00
Gross Receipts Tax Due Friday - 07/30/99	1,395.83 ✓

ATTN: Luff

UNITED CORPORATION-TENANTS ACCOUNT

1674

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

101-071216

PAY TO THE ORDER OF

DATE 8/27/99

Credit of the U.I. Bureau of Int. Rev.

\$ 1,605.26

Six hundred and five and 26/100

DOLLARS



Virgin Islands Commercial Bank
P.O. Box 6119

FOR Gross Receipts - July '99

⑈001674⑈ ⑈021606713⑈ ⑈2⑈600135⑈

Form 720 VI.

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
GROSS RECEIPT MONTHLY TAX RETURN

EMPLOYER'S SOCIAL SECURITY NUMBER (SSN)
660371237

GROSS RECEIPT MONTHLY TAX RETURN

SOCIAL SECURITY NUMBER (SSN)

CURRENT MONTH July

1999

Serial # (FOR INTERNAL USE ONLY) 00604

- 1.) Gross Receipt (choose either cash or accrual)
- 2.) (minus) EXEMPTION (ex. standard \$5,000, IDC, Fisherman, Military, commissions, affordable housing, reverse osmosis, etc.)
- 3.) Taxable Receipts (line 1 minus line 2)
- 4.) Tax Due (multiply line 3 by the tax rate of .04 or 4%)
- 6.) Penalty (if payment is late multiply line 4 by the tax rate of .05 or 5% per month)
- 8.) Interest (if payment is late multiply line 4 by the tax rate of .01 or 1% per month)
- 7.) (minus) Credits (refunds, prior payments, or withheld amounts)
- 9.) Total Amount Due (add line 4, 6, 8, minus line 7)

\$ 49,131.50
0
49,131.50
1,605.26
0
0
1,605.26

INDICATE FIRM TYPE:
I) SOLE PROP
II) PARTNER
IX) CORPORATION

10) Indicate principal business activity code:

PLAZA EXTRA
UNITED SHOPPING PLAZA ST. CROIX
P.O. BOX 743 C*STED
ST. CROIX 00821

10) Please indicate reason for exemption taken on line 2 above:
Telephone 01-778-6750

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE. PURSUANT TO TITLE 33 V.I. REGULATIONS AS A 45.

PRINT NAME: Thomas W Luff

TITLE: Property Mgr

SIGNATURE: [Signature]

DATE: 8/27/99

UNITED CORPORATION-TENANTS ACCOUNT
 UNITED SHOPPING PLAZA
 TEL. (809) 778-6240
 PO BOX 763
 CHRISTIANSTED, V I 00821-0763

1714
101-871/218

PAY TO THE ORDER OF: Govt of V.I. Bureau of Int. Revenue DATE 9-30-99

Fourteen Hundred Seventy and 76/100 \$ 1470.76
 DOLLARS

FOR Excise Receipts Aug 99

#001711# :021606713: 182600135#

1999

720 V.I. GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
 OVERSEAS PAYMENT NUMBER (EIN) 160391237
 SECURITY NUMBER (SSN) _____

GROSS RECEIPT MONTHLY TAX RETURN
 CURRENT MONTH August

Serial # (FOR INTERNAL USE ONLY) 08686

1) Gross Receipt (choose either cash or accrual)
 2) (minust) EXEMPTION (see standard \$5,000, IDC, Retirement, lottery commissions, affordable housing, reverse osmosis, etc...)
 3) Taxable Receipts (line 1 minus line 2)
 4) Tax Due (multiply line 3 by the tax rate of .04 or 4%)
 5) Penalty (if payment is late multiply line 4 by the tax rate of .06 or 6% per month)
 6) Interest (if payment is late multiply line 4 by the tax rate of .01 or 1% per month)
 7) (minust) Credits (refunds, prior payments, or withheld amounts)
 8) Total Amount Due (add lines 4, 5, & 6, minus line 7)

INDICATE RISK TYPE	AMOUNT
1) SOLE PROP.	\$ 367.69
2) PARTNERSHIP	0
3) CORPORATION	367.69
	1470.76
	0
	1470.76

9) Indicate principal business activity code:
PLAZA EXTRA
UNITED SHOPPING PLAZA ST. CROIX
P.O. BOX 763 C. STED
PLAZA EXTRA 00821

10) Please indicate reason for exemption (shown on line 2 above): n/a

Telephone #: 778-6240

PRINT NAME: Thomas W. Luff TITLE: Property Manager
 SIGNATURE: Thomas W. Luff DATE: 9-30-99

DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 61, SECTIONS 61.01 AND 61.02.

Form 720 VI. GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE
GROSS RECEIPT MONTHLY TAX RETURN

EMPLOYER IDENTIFICATION NUMBER (EIN) 000291237
 SOCIAL SECURITY NUMBER (SSN) _____
 CURRENT MONTH NOV **1999**

Serial #. (FOR INTERNAL USE ONLY) 08684

1) Gross Receipt (choose either cash or accrual) 30,600.94
 2) (minus) EXEMPTION (ex. standard \$5,000, IDC, Fishermen, lottery commissions, affordable housing, reverse osmosis, etc...) 0
 3) Taxable Receipts (line 1 minus line 2) 30,600.94
 4) Tax Due (Multiply line 3 by the tax rate of .04 or 4%) 1,224.04
 5) Penalty (If payment is late multiply line 4 by the tax rate of .06 or 6% per month) 0
 6) Interest (If payment is late multiply line 4 by the tax rate of .01 or 1% per month) 0
 7) (minus) Credits (refunds, prior payments, or withheld amounts) 0
 8) Total Amount Due (add lines 4, 5, 6, minus line 7) \$ 1,224.04

9) Indicate principal business activity code: 6512
 (See reverse)

10) Please indicate reason for exemption taken on line 2 above: _____

PLAZA EXTRA
 UNITED SHOPPING PLAZA ST. CROIX
 P.O. BOX 763 C*STED
 ST. CROIX 00821
 Telephone #: 647 778-6240 x 25

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 V.G. SECTIONS 42 & 43, (A)

PRINT NAME: Thomas W. Luff TITLE: Property Manager
 SIGNATURE: Thomas W. Luff DATE: 12/29/99

UNITED CORPORATION-TENANTS ACCOUNT
 UNITED SHOPPING PLAZA
 TEL (809) 778-6240
 PO BOX 763
 CHRISTIANSTED, VI 00821-0763

1812
 101-671218

PAY TO THE ORDER OF Govt of VI Internal Revenue Bureau DATE 12/29/99
Twelve Hundred Twenty four and 04/100 \$ 1,224.04
 DOLLARS

FOR November Gross Receipts

Virgin Islands Community Bank
 Christiansted Branch
 St. Croix, U.S.V.I.

⑈001812⑈ ⑆021606713⑆ 182⑈600135⑈

Form 720 V.I. GOVERNMENT OF THE VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)
860391237
SOCIAL SECURITY NUMBER (SSN)

GROSS RECEIPT MONTHLY TAX RETURN
CURRENT MONTH December

1999

Use for filing receipts of more than \$120,000 per year

Serial # (FOR INTERNAL USE ONLY) 08684

- 1.) Gross Receipt (choose either cash or accrual)
- 2.) (minus) EXEMPTION (ex. standard \$5,000, IDC, Fisherman, lottery commissions, affordable housing, reverse osmosis, etc...)
- 3.) Taxable Receipts (line 1 minus line 2)
- 4.) Tax Due (Multiply line 3 by the tax rate of .04 or 4%)
- 5.) Penalty (If payment is late multiply line 4 by the tax rate of .05 or 5% per month)
- 6.) Interest (If payment is late multiply line 4 by the tax rate of .01 or 1% per month)
- 7.) (minus) Credits (refunds, prior payments, or withheld amounts)
- 8.) Total Amount Due (add lines 4, 5, 6, minus line 7)

40,929.05
- 0 -
40,929.05
1,637.16
- 0 -
- 0 -
1,637.16

INDICATE FIRM TYPE:
 SOLE PROP.
 PARTNERSHIP
 CORPORATION

9) Indicate principal business activity code: 6512
(see reverse)

UNITED CORPORATION
P.O. BOX 763
CHRISTIANSTED, ST. CROIX 00821

10) Please indicate reason for exemption taken on line 2 above: N/A

Telephone #: 778-6240

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33, V.C. SECTION 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500.

PRINT NAME: THOMAS W. LUFF

TITLE: Property Manager

SIGNATURE: Thomas W. Luff

DATE: 31 Jan 2000

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0765

1840
101-071/210

PAY TO THE ORDER OF: Govt. of Virgin Islands, Internal Revenue Bureau \$ 1637.16

DATE: 31 Jan 2000

Six thousand Three hundred Thirty-seven and 16/100 DOLLARS

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR: Dec. 1999 Gross Receipt Tax

⑈001840⑈ ⑆021606713⑆ 182⑈600135⑈

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

1869

101-671/216

PAY TO THE ORDER OF

V.I. Groceries next, Industrial Avenue Buesage
Thirteen Hundred, twenty-two and 54/100

DATE *2/28/00*

\$ *1322.54*

DOLLARS



FOR

Jan 2000 Groceries

⑈001869⑈ ⑆021606713⑆ 182⑈600135⑈

Form 720 VI.

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)

060391237

GROSS RECEIPT MONTHLY TAX RETURN

SOCIAL SECURITY NUMBER (SSN)

CURRENT MONTH *January*

1999 *2000*

Serial # (FOR INTERNAL USE ONLY)

08594

- 1.) Gross Receipt (choose either cash or accrual)
- 2.) (minus) EXEMPTION (ex. standard \$5,000, IDC, Fisherman, lottery commissions, affordable housing, reverse osmosis, etc...)
- 3.) Taxable Receipts (line 1 minus line 2)
- 4.) Tax Due (Multiply line 3 by the tax rate of .04 or 4%)
- 5.) Penalty (If payment is late multiply line 4 by the tax rate of .85 or 8% per month)
- 6.) Interest (If payment is late multiply line 4 by the tax rate of .51 or 5% per month)
- 7.) (minus) Credits (refunds, prior payments, or withheld amounts)
- 8.) Total Amount Due (add lines 4, 5, 6, minus line 7)

<i>33,663.51</i>
<i>2.0-</i>
<i>33,663.51</i>
<i>1,322.54</i>
<i>2.0-</i>
<i>1,322.54</i>

INDICATE FIRM TYPE:

- SOLE PROP
- PARTNERSHIP
- CORPORATION

9) Indicate principal business activity code:

6512

UNITED CORPORATION
P.O. BOX 763
CHRISTIANSTED, ST. CROIX 00821

10) Please indicate reason for exemption taken on line 2 above: *N/A*

Telephone #: *778-6240 x22*

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 53 V.I. SECTIONS 42 & 43.

PRINT NAME: *Thomas W. Luff*

TITLE: *Property Mgr*

SIGNATURE: *Thomas Luff*

DATE: *2/28/00*

UNITED CORPORATION-TENANTS ACCOUNT

1935

UNITED SHOPPING PLAZA
TEL (802) 778-6240
PO BOX 783
CHRISTIANSTED, VI 00521-0783

101-471218

DATE 4/28/00

PAY TO THE ORDER OF VI Govt - Internal Revenue Dept

\$ 1,298.78

Twelve Hundred Ninety Eight & 78/100

DOLLARS



Windsor Community Bank
Christianssted Branch
P.O. Box 6192

[Signature]

FOR

⑈001935⑈ ⑆021606713⑆ 182⑈600135⑈

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)

6 6 0 3 9 1 2 3 7

CURRENT MONTH

3

2000

SOCIAL SECURITY NUMBER (SSN)

Indicate Firm Type:

Sole Proprietor

Partnership

Corporation

Accounting Method:

CASH

ACCRUAL

SERIAL # (FOR INTERNAL USE ONLY)

0 8 6 8 4

1.) GROSS RECEIPTS	1.	3 2 4 6 9.42
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, ...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE		
	3.	NA (SEE REVERSE)
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	3 2 4 6 9.42
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1 2 9 8.78
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	1 2 9 8.78

RECEIVED WITH REMITTANCE
PROCESS & ACCT DEPT

APR 28 2000

VIRGIN ISLANDS BUREAU OF
INTERNAL REVENUE ST. CROIX

Name
UNITED, CORPORATION

D/B/A

10. Indicate Principal Business Activity Code:

6 5 1 2

(SEE REVERSE)

Mailing Address
P.O. BOX 763

City
CSTED, ST. CROIX

State
VI

Zip Code
00821

11. Telephone #:

7 7 8 - 6 2 4 0

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LUFF

TITLE: PROPERTY MGR (PRESIDENT, OWNER, ETC.)

SIGNATURE: *Thomas W. Luff*

DATE: 4/28/00

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN
GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

2000

EMPLOYER IDENTIFICATION NUMBER (EIN) **6 8 0 3 8 1 2 3 7** CURRENT MONTH **0 3**

SOCIAL SECURITY NUMBER (SSN) _____ Indicate Firm Type:

SERIAL # (FOR INTERNAL USE ONLY) **0 8 8 4**

Sole Proprietor
 Partnership
 Corporation

Accounting Method:
 CASH
 ACCRUAL

1935
19-07096
DATE **4/28/00**
AMOUNT **\$ 1,298.79**
DOLLARS
PAY TO THE ORDER OF **VI Govt - Internal Revenue Dept**
Twelve Hundred Ninety Eight and 79/100
UNITED CORPORATION-TENANTS' ACCOUNT
UNITED SHOPPING PLACE
PO BOX 763
CHRISTIANSTED, VI 00821-0763
NON-NEGOTIABLE CHECK
FOR

1.) GROSS RECEIPTS	1.	3 1 2 9 2.7 4
2.) (minus) EXEMPTIONS (for amounts of R&M, Fisheries, ICC, library contributions, utility/field training, reverse accounts, etc.)	2.	0.0 0
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE	3.	NA (SEE REVERSE)
4.) TAXABLE RECEIPTS (per 1 minus line 2)	4.	3 1 2 9 2.7 4
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1 2 5 1.7 1
6.) PENALTY (if payment is late multiply line 5 by .01 or 1%)	6.	0.0 0
7.) INTEREST (if payment is late multiply line 6 by .01 or 1%)	7.	0.0 0
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.0 0
9.) TOTAL AMOUNT DUE (add lines 5 & 7 minus line 8)	9.	1 2 5 1.7 1

Name
UNITED CORPORATION

D/B/A

10. Indicate Principal Business Activity Code:

6 5 1 2
(SEE REVERSE)

Mailing Address
PO BOX 763

CITY
CHRISTIANSTED

State
VI

Zip Code
00821

11. Telephone #:

7 7 8 - 6 2 4 0

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VC SECTIONS 42 & 43

PRINT NAME: **THOMAS W LUFF**

TITLE: **Property Manager**

SIGNATURE: *Thomas W Luff*

DATE: **4/28/00**

FY 014981

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

1981

101-571/216

PAY
TO THE
ORDER OF

Govt of VI Bureau of Internal

DATE *6/30/00*

\$ *970.58*

Nine Hundred Seventy and 58/100

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.

FOR

Gross Receipts May 01

⑈001981⑈ ⑆021606713⑆ 182⑈600135⑈

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (808) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

2010

101-871216

DATE 7/28/00

PAY TO THE ORDER OF

VI Bureau of Internal Revenue

\$ 1344.36

Thirteen Hundred Forty-four and 36/100

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.

FOR Gross Receipts - June

002010 021606713 182 600135

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)
660391237

CURRENT MONTH
07

2000

SOCIAL SECURITY NUMBER (SSN)
N/A

Indicate Firm Type:

Sole Proprietor

Accounting Method:

SERIAL # (FOR INTERNAL USE ONLY)

Partnership

CASH

Corporation

ACCURAL

1.) GROSS RECEIPTS	1.	83609.52
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse osmosis, etc...)	2.	000.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3.	N/A
4.) TAXABLE RECEIPTS (line 1 minus line 2)		33609.52
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)		1344.38
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)		0.00
7.) INTEREST (if payment is late multiply line 6 by .01 or 1%)		0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)		0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	344.54

RECEIVED WITH REMITTANCE
PROCESS & ACCT. BRANCH
01/31/2000
344.38
VIRGIN ISLANDS BUREAU OF
INTERNAL REVENUE, ST. DROIX

Name
UNITED SHOPPING
PLAZA

10. Indicate Principal Business Activity Code:

6512
(SEE REVERSE)

Mailing Address

PO BOX 763
CHRISTIAUSTED VI 00821

11. Telephone #:

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LUFF

TITLE: PROPERTY MGR.
(PRESIDENT, OWNER, ETC.)

SIGNATURE: Thomas W. Luff

DATE: 7/30/00

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00621-0763

2031

101-671/216

PAY
TO THE
ORDER OF

VI GOVT. Internal Revenue Bureau

DATE 8-29-00

Eight Hundred Sixteen and 79/100

\$ 816.79



Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.

DOLLARS



FOR Gross Receipts July 00

⑈002031⑈ ⑆021606713⑆ 182⑈600135⑈

FY 015022

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)
660391237

CURRENT MONTH
07

2000

SOCIAL SECURITY NUMBER (SSN)
N/A

Indicate Firm Type:

Sole Proprietor

Partnership

Corporation

Accounting Method:

CASH

ACCRUAL

SERIAL # (FOR INTERNAL USE ONLY)

1.) GROSS RECEIPTS	1.	20419.67
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse osmosis, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3.	N/A
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	20419.67
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	816.79
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	816.79

RECEIVED WITH REMITTANCE
PROCESS & ACCT BRANCH
AUG 30 2000
VIRGIN ISLANDS BUREAU OF
INTERNAL REVENUE C/STED, ST. CROIX

Name UNITED CORPORATION

10. Indicate Principal Business Activity Code:

D/B/A

6512
(SEE REVERSE)

Mailing Address UNITED SHOPPING PLAZA
PO BOX 783, 40 & D BION FARM
CHRISTIANSTED, VI 00821

11. Telephone #:

City

State

Zip Code

778 6240 x 29

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LOEF

TITLE: PROP. MGR.
(PRESIDENT, OWNER, ETC.)

SIGNATURE: Thomas W. Loef

DATE: 7/30/00

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

2048

101-071/216

PAY TO THE ORDER OF

VT Govt - Internal Per Bureau

DATE

9/30/00

\$

1628.66

Sixteen Hundred Twenty Eight and 66/100

DOLLARS

PAYEE'S ACCOUNT

VICS
Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

OR

Aug Gross Receipt



⑆002018⑆ ⑆021606213⑆ 182⑆600135⑆

FY 015020

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00621-0763

2048

101-871/216

PAY
TO THE
ORDER OF

VT GOVT - Internal Per Bureau

DATE *9/30/02*

\$ *7,628.61*

Sixteen Hundred Twenty Eight and 61/100

DOLLARS



Virgin Islands Community Bank
Chartered March
24, 1976, U.S.V.I.

FOR *Aug Gross Salary*

⑈002048⑈ ⑆021606713⑆ 182⑈600135⑈

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)

660391287

CURRENT MONTH

08

2000

SOCIAL SECURITY NUMBER (SSN)

Indicate Firm Type:

Sole Proprietor

Partnership

Corporation

Accounting Method:

CASH

ACCURAL

SERIAL # (FOR INTERNAL USE ONLY)

1.) GROSS RECEIPTS	1.	40716.49
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IOC, lottery commissions, affordable housing, reverse osmosis, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3.	N/A
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	40716.49
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1628.66
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	1628.66

Name

UNITED SHOPPING PLAZA

D/B/A

10. Indicate Principal Business Activity Code:

6512
(SEE REVERSE)

Mailing Address

PO BOX 763
CHRISTIANSTED

State

VI

Zip Code

00821

11. Telephone #:

778-6240

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LUFF

TITLE: Property Manager
(PRESIDENT, OWNER, ETC.)

SIGNATURE: *Thomas W. Luff*

DATE: 10/2/00

ETS 1090

FY 015021

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 783
CHRISTIANSTED, VI 00821-0783

2083

101-071/216

DATE 10/30/00

PAY TO THE ORDER OF

VI Govt Internal Revenue Dept

\$ 1,097.58

One Thousand Nine hundred and 58/100

DOLLARS



Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.

FOR

Gross Receipts - September

[Signature]

⑈002083⑈ ⑆021606713⑆ 1820600135⑈

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN
 GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)

660391234

CURRENT MONTH

09

2000

SOCIAL SECURITY NUMBER (SSN)

N/A

Indicate Firm Type:

Sole Proprietor

Partnership

Corporation

Accounting Method:

CASH

ACCRUAL

1.) GROSS RECEIPTS	1.	27439.48
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse annuity, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3.	N/A.
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	27439.48
5.) TAX DUE (multiply line 4 by the tax rate of .25 or 4%)	5.	1097.58
6.) PENALTY (if payment is late multiply line 5 by .25 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	1097.58

Name

UNITED ERA

RECEIVED WITH REMITTANCE
 PROCESS & ACCT. BRANCH

Indicate Principal Business Activity Code

D/B/A

OCT 27 2000

0912

UNITED SHOPPING PLAZA

PO BOX 763, AC & D SION FARM VIRGIN ISLANDS, BUREAU OF
 CHRISTIANSTED, VI 00621 INTERNAL REVENUE BUREAU, ST. JOHN

(SEE REVERSE)

Mailing Address

Telephone #:

City

State

Zip Code

779-6240

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME:

Thomas ... Luis

TITLE:

PROPERTY MGR.

(PRESIDENT, OWNER, ETC.)

SIGNATURE:

Thomas ... Luis

DATE:

30 Oct 2000

UNITED CORPORATION-TENANTS ACCOUNT 2108
UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763 101-571/216

PAY TO THE ORDER OF GOVT. of VI - 1RB DATE 11/24/00
Seitteen Hundred Twenty and 70/100 \$ 1,620.00
DOLLARS

VICB
Virgin Islands Community Bank
Christiansted Branch
St. John, VI 00851

FOR Encls Receipt Oct 2000 *[Signature]*

002108 :021606713: 182-600135*

FY 014982

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)

66039.1237

CURRENT MONTH

10

2000

SOCIAL SECURITY NUMBER (SSN)

N/A

Indicate Firm Type:

Sole Proprietor

Partnership

Corporation

Accounting Method:

CASH

ACCURAL

1.) GROSS RECEIPTS	1.	40,519.87
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse annuity, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3.	N/A
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	40,519.87
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1,620.79
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	1,620.79

RECEIVED WITH REMITTANCE
PROCESS & ACCT. BRANCH
NOV 30 2000

VIRGIN ISLANDS BUREAU OF
INTERNAL REVENUE C/STED, ST. CROIX

Name: UNITED CORP

10. Indicate Principal Business Activity Code:

D/B/A: UNITED SHOPPING PLAZA

6512
(SEE REVERSE)

Mailing Address: PO BOX 673

11. Telephone #:

City: CHRISTIANSTED State: VI Zip Code: 00821

3407786240

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W LUFF

TITLE: Property MANAGER
(PRESIDENT, OWNER, ETC.)

SIGNATURE: *Thomas W Luff*

DATE: NOV 30 2000

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
 TEL (800) 778-8240
 PO BOX 763
 CHRISTIANSTED, VI 00821-0763

2137

101-071/218

PAY TO THE ORDER OF

Virgin Islands Internal Revenue Bureau

DATE 12/26/00

\$ 1,777.50

Seventeen Hundred, Seventy-Seven and 50/100

DOLLARS Security Feature Micro Print



FOR November Business Receipts TAX

⑈002137⑈ ⑆021606713⑆ 182⑈600135⑈

SERIAL # (FOR INTERNAL USE ONLY)	Partnership	<input checked="" type="checkbox"/> CASH
	<input checked="" type="checkbox"/> Corporation	ACCRUAL
1.) GROSS RECEIPTS	1.	44,437.41
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse osmosis, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3. <u>N/A</u>	
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	44,437.41
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1,777.50
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	1,777.50
Name	10. Indicate Principal Business Activity Code:	
D/B/A	6512 (SEE REVERSE)	
UNITED SHOPPING PLAZA PO BOX 763, 40 & D SIGN FARM CHRISTIANSTED, VI 00821	11. Telephone #:	
Mailing Address	778-6240x29	
City	State	Zip Code

RECEIVED WITH REMITTANCE
 PROCESS & ACCT. BRANCH
 DEC 28 2000
 VIRGIN ISLANDS DEPT. OF
 INTERNAL REVENUE P.O. BOX 31 CROOK

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W LUFF TITLE: PROPERTY MGR
(PRESIDENT, OWNER, ETC.)

SIGNATURE: Thomas W Luff DATE: 12/26/00

ETS 1099

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-8240
PO BOX 783
CHRISTIANSTED, VI 00821-0763

2166

101-571/216

PAY
TO THE
ORDER OF

V.I. GOVT Bureau of Internal Rev.

DATE 1/30/01

Thirteen thousand three hundred and 53/100

\$ 1,333.53

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
A Corp. U.S.V.I.

FOR

660391239 G. Rose Receipts 12/2001

⑈002166⑈ ⑈021606713⑈ 182⑈600135⑈

FY 015010

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN
GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)
 66 039 1 23 7

CURRENT MONTH
 12

2000

SOCIAL SECURITY NUMBER (SSN)

Indicate Firm Type:

Sole Proprietor

Accounting Method:

Partnership

CASH

Corporation

ACCRUAL

SERIAL # (FOR INTERNAL USE ONLY)

1.) GROSS RECEIPTS	1.	33338.78
2.) (minus) EXEMPTIONS (ex. Standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse camels, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE	3.	
	(SEE REVERSE)	
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	33338.78
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1333.53
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)		1333.53

RECEIVED WITH REMITTANCE
 PROCESS & ACCT. BRANCH

Name
 UNITED CORP

JAN 30 2001 10. Indicate Principal Business Activity Code:

D/B/A UNITED SHOPPING PLAZA
 VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE C'STED, ST. CROIX 6512
 (SEE REVERSE)

Mailing Address: PO Box 763
 City: Christ Church State: VI Zip Code: 00821

11. Telephone #: 778-6240 x29

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LUFF
 SIGNATURE: Thomas W Luff

TITLE: Property Manager
 (PRESIDENT OWNER ETC.)
 DATE: Jan 30 2001

ETH 1099

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN
 GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN) 660341237

CURRENT MONTH 01

SOCIAL SECURITY NUMBER (SSN)

Indicate Firm Type:

Accounting Method:

SERIAL # (FOR INTERNAL USE ONLY)

Corporation

CASH

Sole Proprietor

ACCRUAL

1.) GROSS RECEIPTS

4,336.00

2.) (MINUS) EXEMPTIONS (see standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse amortize, etc...)

0.00

3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE

(SEE REVERSE)

4.) TAXABLE RECEIPTS (line 1 minus line 2)

4,336.00

5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)

6.) PENALTY (if payment is late multiply line 5 by the tax rate of .04 or 4%)

FOR Jan G. Receipts TAX **11551009281** **179091201** **17872001**

Virgin Islands Community Bank
 Christ Church
 St. John, V.I.

PAY TO THE ORDER OF

Virgin Islands Internal Revenue Bureau
Eight Hundred Seventeen and 04/1000

DOLLARS

\$ 815.04

DATE 2/28/01

UNITED CORPORATION-TENANTS ACCOUNT
 UNITED SHOPPING PLAZA
 TEL (809) 778-8240
 PO BOX 763
 CHRISTIANSTED, VI 00821-0763

2187

101-671/216

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS L. COTT

TITLE: PROPERTY MANAGER

SIGNATURE: [Signature]

DATE: 2/28/01

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN

GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)
660391237

CURRENT MONTH

01

2000

SOCIAL SECURITY NUMBER (SSN)

Indicate Firm Type:

Sole Proprietor

Accounting Method:

Partnership

X CASH

SERIAL # (FOR INTERNAL USE ONLY)

X Corporation

ACCRUAL

1.) GROSS RECEIPTS	1.	23,369.00
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, etc...) <small>(DC, lottery commissions, affordable housing, reverse osmosis, etc...)</small>	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE	3.	NA (SEE REVERSE)
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	23,369.00
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	915.04
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	11.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	815.04

RECEIVED WITH REMITTANCE
PROCESSOR
FEB 28 2001
BUREAU OF INTERNAL REVENUE
ST. JOHN'S

Name: THOMAS W. LUFF
D/R/A: ...
Mailing Address: P.O. Box 7, CHRISTIANSTADT, State VI, Zip Code 00000
11. Telephone #: 778-6240

10. Indicate Principal Business Activity Code:
(SEE REVERSE)

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LUFF TITLE: PROPERTY MANAGER
SIGNATURE: [Signature] DATE: 2/28/00
(PRESIDENT OWNER, ETC.)

FY 014987

RECEIVED WITH REMITTANCE
PROCESSING BRANCH

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-8240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

MAR 29 2001

2225

101-671-216

PAY
TO THE
ORDER OF

VI GOVT Internal Revenue Bureau

VIRGIN ISLANDS BRANCH OF
INTERNAL REVENUE DISTRICT, ST. CROIX
3/29/01

\$ *1,370.89*

Thirteen Hundred Seventy and 89/100

DOLLARS



Virgin Islands Community Bank
Chartered in St. Croix, U.S.V.I.

FOR *Feb 01 Gross Receipts*

⑈002225⑈ ⑆021606713⑆ 182⑈600135⑈

Form 720 V.I.

(Use for filing receipts of more than \$120,000 per year.) Please Print or Type Clearly

GROSS RECEIPT MONTHLY TAX RETURN
 GOVERNMENT OF THE VIRGIN ISLANDS, BUREAU OF INTERNAL REVENUE

EMPLOYER IDENTIFICATION NUMBER (EIN)

660391237

CURRENT MONTH

02

2001

SOCIAL SECURITY NUMBER (SSN)

Indicate Firm Type:

Sole Proprietor

Partnership

Corporation

Accounting Method:

CASH

ACCRUAL

SERIAL # (FOR INTERNAL USE ONLY)

1.) GROSS RECEIPTS	1.	34272.17
2.) (minus) EXEMPTIONS (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse osmosis, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE	3.	
	(SEE REVERSE)	
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	34272.17
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	1370.89
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add lines 5, 6, 7 minus line 8)	9.	1370.00

Name

UNITED CORP

RECEIVED WITH REMITTANCE
 PROCESS & ACCT. BRANCH

Indicate Principal Business

Activity Code:

D/B/A

UNITED SHOPPING PLAZA

MAR 29 2001

6512

VIRGIN ISLANDS BUREAU OF
 INTERNAL REVENUE C'STED, ST. CROIX

(SEE REVERSE)

Mailing Address

PO Box 263

11. Telephone #:

778 6240

City

CHRISTIANSTED

State

VI

Zip Code

00821

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43

PRINT NAME: THOMAS W. LUFF

TITLE: PROPERTY MANAGER
(PRESIDENT, OWNER, ETC.)

SIGNATURE: *Thomas W. Luff*

DATE: 3/29/01

Government of the U.S. Virgin Islands
BUREAU OF INTERNAL REVENUE

Gross Receipt Monthly Tax Return
(Use for filing receipts of more than \$120,000 per year.)

Employer Identification Number (EIN)
6 6 0 3 9 1 2 3 7

Please Print or Type Clearly

CURRENT MONTH
0 3

Social Security Number (SSN#)

Indicate Firm Type:
Sole Proprietor _____
Partnership _____
 Corporation

SERIAL # (FOR INTERNAL USE ONLY)
0 8 5 8 4

- 1.) GROSS RECEIPTS
- 2.) (MINUS) EXEMPTION (ex. standard \$5,000, Fishy commissions, affordable housing, reverse osmosis, ...)
- 3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2
- 4.) TAXABLE RECEIPTS
- 5.) TAX DUE (multiple)
- 6.) PENALTY
- 7.) INTEREST
- 8.
- 9.

Name
U N I

D/B/A
U N I T E D

Mailing Address
P O B O X 7 6
C H R I S T I A N S T E D

State
V I

Zip Code
00821

PLAZA

DATE
4/26/01

101-871218

2254

978961 \$

10/92/01

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43.

Print Name: Thomas W. Luff Title: PROPERTY MGR.
(PRESIDENT, OWNER, ETC.)

Signature: Thomas W. Luff Date: 4/30/01

FOR DEPOSIT ONLY
PAY TO THE ORDER OF
UNITED CORPORATION-TENANTS ACCOUNT
CHRISTIANSTED, VI 00821-0783
TEL (809) 778-2340
PO BOX 76
UNITED SHOPPING PLAZA

VI Govt I Tax
United Shopping Plaza
Christianssted, VI 00821-0783

1968.46

0.00

0.00

0.00

0.00

168.46

5.25

10.) Indicate Principal Business Activity Code:
6512
(SEE REVERSE)

12.) Telephone #:
775 6240

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-8240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

2320

101-671/216

PAY TO THE ORDER OF

VI GOVT - INTERNAL REVENUE BUREAU
Nine Hundred Twenty-five and 85/100

DATE 5/30/01

\$925.85



Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.

DOLLARS

FOR Gross Receipts

⑈002320⑈ ⑆021608713⑆ 182⑈600135⑈

[Signature]

Government of the U.S. Virgin Islands
BUREAU OF INTERNAL REVENUE

Gross Receipt Monthly Tax Return
(Use for filing receipts of more than \$120,000 per year.)

Employer Identification Number (EIN) 66 0391237	Please Print or Type Clearly	CURRENT MONTH 04	2001
Social Security Number (SSN#)	Indicate Firm Type:		
SERIAL # (FOR INTERNAL USE ONLY) 08684	Sole Proprietor	Accounting Method:	
	Partnership	<input checked="" type="checkbox"/> CASH	
	<input checked="" type="checkbox"/> Corporation	ACCRUAL	

1.) GROSS RECEIPTS	1.	23146.21
2.) (MINUS) EXEMPTION (ex. standard \$5,000, Fishermen, IDC, lottery commissions, affordable housing, reverse osmosis, etc...)	2.	0.00
3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE (SEE REVERSE)	3.	N/A
4.) TAXABLE RECEIPTS (line 1 minus line 2)	4.	23146.21
5.) TAX DUE (multiply line 4 by the tax rate of .04 or 4%)	5.	925.85
6.) PENALTY (if payment is late multiply line 5 by .05 or 5%)	6.	0.00
7.) INTEREST (if payment is late multiply line 5 by .01 or 1%)	7.	0.00
8.) (minus) CREDITS (refunds, prior payments or withheld amounts)	8.	0.00
9.) TOTAL AMOUNT DUE (add line 5, 6, 7 minus line 8)	9.	925.85

RECEIVED WITH RESISTANCE
PROCESS & PAY
MAY 30 2001
VIRGIN ISLANDS BUREAU OF
INTERNAL REVENUE C/STED. ST. CROIX

Name
UNITED CORPORATION

D/B/A
UNITED SHOPPING PLAZA

Mailing Address
PO BOX 763

City
CHRISTIANSTED State
VI Zip Code
00821

10.) Indicate Principal Business Activity Code:
6512
(SEE REVERSE)

12.) Telephone #:
340 778 6240

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43.

Print Name: **THOMAS W. LUFF** Title: **President/Manager**
(PRESIDENT, OWNER, ETC)

Signature: *[Signature]* Date: **5/30/01**

FORM 720 V.I.

(Rev. 11/3/99)

Government of the U.S. Virgin Islands
BUREAU OF INTERNAL REVENUE

Gross Receipt Monthly Tax Return
(Use for filing returns of more than \$120,000 per year.)

Employer Identification Number (EIN) 5 6 0 3 9 1 2 3 7	Please / Type	2359	PRESENT MONTH
Social Security Number (SSN#)	Indl	10-8510216	200 1
SERIAL # (FOR INTERNAL USE ONLY) 0 8 6 8 4		DATE 6/29/01	
1.) GROSS RECEIPTS		\$ 1407.45	186.32
2.) (MINUS) EXEMPTION (ex. stands commissions, affordable housing, reve			0.00
3.) PLEASE INDICATE REASO' EXEMPTION TAKEN ON I			N/A
4.) TAXABLE RECEIPTS			35186.32
5.) TAX DUE (multiply 1%			1407.45
6.) PENALTY (if payr			0.00
7.) INTEREST (if			0.00
8.) (minus) CF			0.00
9.) TOTAL			1407.45
Name U N			
D/F			
Ma. P O			
City C H R I S T			
10.) Indicate Principal Business Activity Code: 6512 (SEE REVERSE)			
12.) Telephone #: 778 6240			
Zip Code 00821			

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, ACCURATE AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43.

Print Name: THOMAS W. LUFF Title: Property Manager
(PRESIDENT, OWNER, ETC.)

Signature: [Signature] Date: 6/29/01

To VI Bureau of Internal Revenue
 From Thomas W. Luff, Property Manager
 United Shopping Plaza

Ms Leah D. Finley
 EIN 660 391 237

3/16/01

Following our review today of January and March Gross Receipts returns, I submit the following changes:

	Jan-01		
	Income	Tax @ 4%	
Form 720	23,369.00	934.76	
		815.04	Tax Paid
		119.72	Diff
		156.22	Per IRB

	Mar-01		
	Income	Tax @ 4%	
Form 720	50,673.75	2,022.95	Tax Due
		1,868.45	Tax Paid
Diff		54.49	Diff
		67.29	Per IRB

\$ 223.51 Total Owed per IRB Check enclosed

In the future all Gross receipts will be paid by our St. Thomas office.

Respectfully submitted,

Thomas W. Luff
 Thomas W. Luff, Property Manager
 United Shopping Plaza


UNITED CORPORATION-TENANTS ACCOUNT		2423
UNITED SHOPPING PLAZA TEL (809) 778-8240 PO BOX 783 CHRISTIANSTED, VI 00821-0783		101-671/216
PAY TO THE ORDER OF	<i>Virgin Islands Bureau of Internal Revenue</i> DATE <i>3/20/01</i>	\$ 223.51
	<i>Two Hundred Twenty-Three and 5/100</i>	DOLLARS <input checked="" type="checkbox"/>
 Virgin Islands Community Bank Christiansted Branch St. John, U.S. VI		
FOR	<i>Underpayment Gross Receipts Tax 1/01, 3/01</i>	<i>[Signature]</i>
@002423 @0216067131 @820001351		

EXHIBIT 8

**GROSS RECEIPTS PAID FROM UNITED TENANT ACCOUNT
AND OWED BY PARTNERSHIP TO UNITED
(ADDITIONAL DETAIL FOR 1996
PAYMENTS SHOWN ON EXHIBIT 7)**

YEAR	MONTH COVERED BY PAYMENT	DATE CHECK PROCESSED BY VI BIR	AMOUNT
1996	January	March 6	1598.27
1996	February	April 8	1069.07
1996	March	May 6	1366.72
1996	April	June 6	1184.04
1996	May	July 11	1288.54
1996	June	August 5	1231.24
1996	July	September 5	1199.02
1996	August	October 3	1271.85
1996	September	November 14	1052.23
1996	October	December 6	1215.26

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

03/31/96

0182600135

ACCOUNT NO.

CYCLE-03

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

24

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 02/29/96 110,246.90
PLUS 24 DEPOSITS AND OTHER CREDITS 34,425.02
LESS 24 CHECKS AND OTHER DEBITS 15,183.86
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 03/31/96 129,480.56
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
572	03/13	2,400.00	619	03/13	200.00
577*	03/15	1,200.00	620	03/13	46.50
590*	03/15	2,700.00	621	03/14	300.00
603*	03/18	75.00	622	03/14	907.63
607*	03/01	165.00	623	03/19	220.46
611*	03/06	1,598.27	624	03/20	200.00
612	03/13	117.17	625	03/20	180.00
614*	03/06	200.00	626	03/19	314.25
615	03/08	3,000.00	629*	03/27	218.50
616	03/19	257.00	630	03/27	200.00
617	03/07	304.70	631	03/28	311.25
618	03/08	34.98	633*	03/25	33.15

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
03/01	DEPOSIT		600.00
03/01	DEPOSIT		2,600.00
03/06	DEPOSIT		475.00
03/06	DEPOSIT		675.00
03/06	DEPOSIT		2,187.50
03/08	DEPOSIT		950.00
03/08	DEPOSIT		1,500.00
03/08	DEPOSIT		1,562.50
03/08	DEPOSIT		2,500.00
03/11	DEPOSIT		2,187.50
03/13	DEPOSIT		1,166.67
03/15	DEPOSIT		275.00
03/18	DEPOSIT		781.25
03/19	DEPOSIT		600.00
03/19	DEPOSIT		1,250.00
03/20	DEPOSIT		100.00
03/20	DEPOSIT		782.50
03/20	DEPOSIT		800.00
03/20	DEPOSIT		1,250.00
03/22	DEPOSIT		800.00
03/28	DEPOSIT		257.10
03/29	DEPOSIT		625.00
03/29	DEPOSIT		2,700.00
03/29	DEPOSIT		7,600.00
03/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

2/29	110,246.90	03/01	113,291.90	03/06	114,821.13	03/07	114,516.43
3/08	117,993.95	03/11	120,191.45	03/13	118,584.45	03/14	117,376.82
3/15	113,751.82	03/18	114,453.07	03/19	115,716.36	03/20	118,268.86

Hamed v. United & Yusuf - Def's Production

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

072-1885

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

572

101-600/216

PAY
TO THE
ORDER OF

RUDY CAINES

JAN. 13, 1996

\$ 2,400.00

TWO THOUSAND FOUR HUNDRED DOLLARS

2400 / 100 DOLLAR



FOR INV. No. 1833 + 1837 11/19/95 + 12/21/95

[Signature]

⑈0000572⑈ ⑆02160600⑆ 182⑈600⑆35⑈ ⑈0000240000⑈

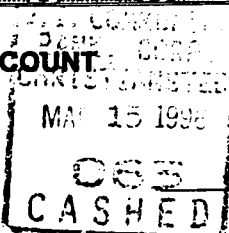
UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

577

101-600/216

PAY
TO THE
ORDER OF

RUDY CAINES



JAN. 23, 1996

\$ 1,200.00

ONE THOUSAND TWO HUNDRED DOLLARS AND

200 / 100 DOLLAR



FOR CLEANING PARKING LOT 12/3-12/23/95

[Signature]

INV. # 1869 ⑈0000572⑈ ⑆02160600⑆ 182⑈600⑆35⑈ ⑈0000120000⑈
12/31/95

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

590

101-600/216

PAY
TO THE
ORDER OF

RUDY CAINES

FEB. 03, 1996

\$ 2,700.00

TWO THOUSAND SEVEN HUNDRED DOLLARS AND

00 / 100 DOLLAR



FOR CLEANING HALLWAY 9/95-1/96
CLEANING PARKING LOT 12/95-1/3/96

[Signature]

⑈0000570⑈ ⑆02160600⑆ 182⑈600⑆35⑈ ⑈0000270000⑈

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

603

101-600/216

PAY TO THE ORDER OF

D + V ONE STOP (LOCKS REPAIRS)

2-17-1996

\$ 75.00

SEVENTY-FIVE DOLLARS

75/100 DOLLARS



FOR GLASS DOORS Locks, INV. 0421

2/15/96

⑈0000603⑈ ⑆02160600⑆ 182⑈600135⑈

⑈0000007500⑈

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

607

101-600/216

PAY TO THE ORDER OF

SONNY'S REFRIGERATION SERVICE

2/23 1996

\$ 165.00

ONE HUNDRED SIXTY-FIVE DOLLARS AND

00/100 DOLLARS



FOR A.C. REPAIRS - SMITE No. 4

INV. No. 4487
2/23/96

⑈0000607⑈ ⑆02160600⑆ 182⑈600135⑈

⑈0000016500⑈

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

611

101-600/216

PAY TO THE ORDER OF

BUREAU OF INTERNAL REVENUE - V.I. GOVT.

FEBRUARY 29, 1996

\$ 1,598.27

ONE THOUSAND FIVE HUNDRED NINETY-EIGHT AND

27/100 DOLLARS



FOR GROSS RECEIPT TAX - JAN. '96.

FD. No. 660-391237

⑈000061⑈ ⑆02160600⑆ 182⑈600135⑈

⑈0000159827⑈

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

612

101-600/216

FEB. 29, 1996

PAY TO THE ORDER OF STST GLOBAL TELE-COMMUNICATIONS \$ 117.17
ONE HUNDRED SEVENTEEN DOLLARS AND 17/100 DOLLAR



FOR AK# 2365 PHONE# 778-8769

INV# 236507 0000612 021606001 182000135 0000011717
2/18/96

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

614

101-600/216

3-01-1996

PAY TO THE ORDER OF ROBERTO RIVERA \$ 200.00
TWO HUNDRED DOLLARS AND 00/100 DOLLAR



FOR MAINT. MAN. 3/26-3/01/96 40 HRS

0000614 021606001 182000135 0000020000

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

615

101-600/216

3/1 1996

PAY TO THE ORDER OF Plaza Extra \$ 3,000.00
Three thousand dollars DOLLAR



FOR Tenants

0000615 021606001 182000135 0000300000

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

616

101-600/216

PAY
TO THE
ORDER OF

MAR. 02, 19 96
ERROL LINDSAY

\$ 257.00

TWO HUNDRED FIFTY-SEVEN DOLLARS AND

NO DOLLAR



FOR INSTALL NEW PUMP + PARTS.

[Signature]

INV.# 89146 ⑈0000616⑈ ⑆02160600⑆ 182⑈600135⑈

95⑈0000025700⑈

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

617

101-600/216

PAY
TO THE
ORDER OF

3/02/19 96
LARRY MOTTA

\$ 304.70

THREE HUNDRED FOUR DOLLARS AND

70 DOLLARS



FOR SALARY 2/26-3/02/96 + DOOR HINGES

[Signature]

⑈0000617⑈ ⑆02160600⑆ 182⑈600135⑈

⑈0000030470⑈

072-1889

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

618

101-600/216

PAY
TO THE
ORDER OF

3/02/19 96
PLAZA EXTRA SUPERMARKET

\$ 34.98

THIRTY-FOUR DOLLARS AND

98 DOLLARS



FOR 2 DOOR LOCKS FOR SUITE NO. 1

[Signature]

⑈00000618⑈ ⑆02160600⑆ 182⑈600135⑈

⑈0000003498⑈

Hamed v. United & Yusuf - Def's Production

0020807

619

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

101-600/216

3/08/1996

\$ 200.00

PAY TO THE ORDER OF ROBERTO RIVERA

TWO HUNDRED DOLLARS AND

No/100 DOLLARS



FOR MAINT. MAN. 3/4-8/96 FOLKS. 200.00.

⑈0000619⑈ ⑆02160600⑆ 18200600135⑈

⑈0000020000⑈

620

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

101-600/216

3/08/1996

\$ 46.50

PAY TO THE ORDER OF FREDERICK BARRY

FORTY-SIX DOLLARS AND

50/100 DOLLARS



FOR MAINT. MAN. 10/16 + 10/17/96 (10 HRS. @ \$4.65)

⑈0000620⑈ ⑆02160600⑆ 18200600135⑈

⑈0000004650⑈

072-1890

621

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

101-600/216

3/09/1996

\$ 300.00

PAY TO THE ORDER OF LARRY MOTTA

THREE HUNDRED DOLLARS AND

No/100 DOLLAR



FOR SALARY (LIVE) 3/4-3/9/96.

⑈000062⑈ Handed by United & Yusub De's Production

⑈0000030000⑈

622

UNITED CORPORATION-TENANTS ACCOUNT

PLAZA EXTRA

TEL (809) 778-6240

PO BOX 763

CHRISTIANSTED, VI 00821-0763

101-600/216

PAY TO THE ORDER OF V.I. WATER & POWER AUTHORITY (WAPA) \$ 907.63
NINE HUNDRED SEVEN DOLLARS AND .63/100 DOLLARS

3/11/1996



AC# 31571-30302
AC# 31613-30344 AC# 31623-30354
1/09/96-2/07/96

[Signature]

0000622 02160600 18200600135 0000090763

623

UNITED CORPORATION-TENANTS ACCOUNT

PLAZA EXTRA

TEL (809) 778-6240

PO BOX 763

CHRISTIANSTED, VI 00821-0763

101-600/216

PAY TO THE ORDER OF V.I. WATER & POWER AUTHORITY (WAPA) \$ 220.46
TWO HUNDRED TWENTY DOLLARS AND .46/100 DOLLARS

MARCH 13, 1996

[Signature]

FOR AC# 10743-48444 (PLAZA PRINEES)
1/2-2/12/96(31) 0000623 02160600 18200600135 95 0000022046

072-1891

624

UNITED CORPORATION-TENANTS ACCOUNT

PLAZA EXTRA

TEL (809) 778-6240

PO BOX 763

CHRISTIANSTED, VI 00821-0763

101-600/216

PAY TO THE ORDER OF ROBERTO RIVERA \$ 200.00
TWO HUNDRED DOLLARS AND 00/100 DOLLARS

MARCH 15, 1996

[Signature]



Hamed v. United & Yusuf - Def's Production

0020809

3/11/96

000000000000

625

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

101-600/216

MARCH 15, 1996

PAY TO THE ORDER OF ERROL LINDSEY \$ 180.00
ONE HUNDRED EIGHTY DOLLARS AND 00/100 DOLLARS



FOR 4 TOILETS + WATERLINE REPAIRED

Tab

INV. No. 89/4 "0000625" "02160600" "182000135" "0000018000"

626

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

101-600/216

MARCH 16, 1996

COMMUNITY BANK, CORP. CHRISTIANSTED, VI MAR 19 1996

TO THE ORDER OF LARRY MOTTA \$ 314.25
THREE HUNDRED FOURTEEN DOLLARS AND 25/100 DOLLARS



FOR SALARY 3/11-14/96 + MAINT. MATERIALS

Tab

"0000628" "02160600" "182000135" "0000031425"

072-1892

629

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

101-600/216

MARCH 19, 1996

PAY TO THE ORDER OF ROOF TOPS \$ 218.50
TWO HUNDRED EIGHTEEN DOLLARS AND 50/100 DOLLAR



FOR 2-ROOF COATINGS

Tab

"0000629" "02160600" "182000135" "0000021850"

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

630

101-600/216

PAY TO THE ORDER OF ROBERTO RIVERA MARCH 22, 1996 \$ 200.00
TWO HUNDRED DOLLARS AND NO / 00 DOLLARS



FOR MAINT. MAN (3/18-23/96) 40 HRS @ \$5.00.

⑈0000630⑈ ⑆02160600⑆ 182⑈600135⑈ ⑆0000020000⑆

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

631

101-600/216

PAY TO THE ORDER OF LARRY MOTTA MARCH 23, 1996 \$ 311.25
THREE HUNDRED ELEVEN DOLLARS AND 25 / 100 DOLLARS



FOR SALARY 3/18-23/96 + MAINT. SUPPLIES.

⑈0000631⑈ ⑆02160600⑆ 182⑈600135⑈ ⑆0000031125⑆

UNITED CORPORATION-TENANTS ACCOUNT
PLAZA EXTRA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, VI 00821-0763

633

101-600/216

PAY TO THE ORDER OF VIRGIN ISLANDS TELEPHONE (CORP) VTELCO MARCH 25, 1996 \$ 33.00
THIRTY-THREE DOLLARS AND 00 / 100 DOLLARS



FOR PHONE No. 778-8769 (FYUSUF).

⑈0000633⑈ ⑆02160600⑆ 182⑈600135⑈ ⑆0000003315⑆

VIRGIN ISLANDS
COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
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(809) 773-0440

4 Strand St
Fredriksted,
St. Croix, USVI 00841
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE
04/30/96

0182600135

ACCOUNT NO.
CYCLE-0

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

28

*** CHECKING *** BUSINESS CHECKING	TAX ID NUMBER	66-0391237
ACCOUNT NUMBER 0182600135		129,480.50
PREVIOUS STATEMENT BALANCE AS OF 03/31/96		31,562.50
PLUS 23 DEPOSITS AND OTHER CREDITS		27,897.80
LESS 29 CHECKS AND OTHER DEBITS		7.50
LESS CYCLE SERVICE CHARGE		133,137.70
CURRENT STATEMENT BALANCE AS OF 04/30/96		
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30		

*** CHECK TRANSACTIONS ***					
SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
627	04/08	1,200.00	645	04/12	305.97
628	04/01	134.85	647*	04/23	2,247.43
632*	04/03	1,200.00	648	04/18	37.50
634*	04/08	1,069.07	649	04/16	6.98
635	04/03	200.00	650	04/18	34.10
636	04/04	300.00	651	04/17	200.00
637	04/30	1,500.00	652	04/18	301.70
638	04/09	90.00	654*	04/18	500.00
639	04/03	30.00	655	04/24	5,000.00
640	04/08	962.02	657*	04/19	1,003.33
641	04/11	6,000.00	658	04/24	200.00
642	04/10	160.00	660*	04/24	302.95
643	04/11	55.97	661	04/29	2,800.00
644	04/12	321.94	669*	04/29	30.01

*** CHECKING ACCOUNT TRANSACTIONS ***		DEBITS	CREDITS
DATE	DESCRIPTION		
04/01	DEPOSIT		1,500.00
04/01	DEPOSIT		2,187.50
04/02	DEPOSIT		700.00
04/03	DEPOSIT		475.00
04/04	DEPOSIT		1,562.50
04/04	DEPOSIT		2,600.00
04/04	DEPOSIT		950.00
04/09	DEPOSIT		1,700.00 X
04/09	DEPOSIT		2,187.50
04/09	DEPOSIT		675.00
04/10	DEPOSIT		600.00
04/10	DEPOSIT		1,250.00
04/10	DEPOSIT		1,166.67
04/15	DEPOSIT		
04/18		1,704.00 X	550.00
04/19	DEPOSIT		782.50
04/19	DEPOSIT		783.00
04/19	DEPOSIT		1,250.00
04/19	DEPOSIT		261.61
04/23	DEPOSIT		781.25
04/23	DEPOSIT		300.00
04/24	DEPOSIT		7,600.00
04/24	DEPOSIT		700.00
04/29	DEPOSIT		800.00
04/29	DEPOSIT		
04/30	CYCLE SERVICE CHARGE	7.50	

072-1899

Hamed v. United & Yusuf - Def's Production

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

VIRGIN ISLANDS COMMUNITY BANK



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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE
04/30/96

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

0182600135
ACCOUNT NO.
CYCLE-031

28

** BALANCE BY DATE	***						
/31	129,480.56	04/01	133,033.21	04/02	133,733.21	04/03	134,008.21
/04	137,870.71	04/08	133,409.62	04/09	138,157.12	04/10	140,722.12
/11	134,666.15	04/12	134,038.24	04/15	135,204.91	04/16	135,197.93
/17	134,997.93	04/18	132,420.63	04/19	134,782.80	04/23	133,578.23
/24	135,975.28	04/29	134,645.27	04/30	133,137.77		

VIRGIN ISLANDS COMMUNITY BANK



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St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

05/31/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

41

**** CHECKING ** BUSINESS CHECKING**
 ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
 PREVIOUS STATEMENT BALANCE AS OF 04/30/96 133,137.77
 PLUS 24 DEPOSITS AND OTHER CREDITS 32,459.53
 LESS 41 CHECKS AND OTHER DEBITS 52,698.29
 LESS CYCLE SERVICE CHARGE 7.50
 CURRENT STATEMENT BALANCE AS OF 05/31/96 112,891.51
 NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

**** CHECK TRANSACTIONS ****

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
	05/10	113.58	682	05/16	200.00
646*	05/03	127.50	683	05/31	1,200.00
653*	05/03	2,400.00	684	05/15	291.42
659*	05/01	2,000.00	685	05/16	1,145.94
662*	05/08	6,234.00	686	05/21	400.24
663	05/10	8,000.00	688*	05/22	200.00
664	05/15	41.98	689	05/28	263.00
665	05/07	436.45	690	05/22	304.40
666	05/01	200.00	691	05/29	13,000.00
667	05/02	300.00	692	05/31	1,500.00
670*	05/06	1,366.72	693	05/23	3,056.60
671	05/10	492.00	694	05/29	30.00
672	05/09	500.00	695	05/24	269.08
673	05/13	90.00	697*	05/30	1,935.06
674	05/08	200.00	698	05/29	128.94
675	05/09	300.00	699	05/30	315.00
677*	05/06	1,109.09	700	05/31	200.00
678	05/10	383.56	702*	05/29	454.15
679	05/14	1,551.60	703	05/29	441.84
680	05/14	1,117.84	706*	05/30	98.00
681	05/16	300.00			

**** CHECKING ACCOUNT TRANSACTIONS ****

DATE	DESCRIPTION	DEBITS	CREDITS
5/03	DEPOSIT		475.00
5/03	DEPOSIT		1,500.00
5/03	DEPOSIT		1,562.50
5/03	DEPOSIT		2,187.50
5/06	DEPOSIT		2,800.00
5/08	DEPOSIT		2,114.39
5/09	DEPOSIT		1,250.00
5/10	DEPOSIT		675.00
5/13	DEPOSIT		950.00
5/15	DEPOSIT		625.00
5/15	DEPOSIT		800.00
5/15	DEPOSIT		1,700.00
5/17	DEPOSIT		782.50
5/20	DEPOSIT		4.00
5/20	DEPOSIT		1,166.67
5/21	DEPOSIT		300.00
5/21	DEPOSIT		781.25
5/21	DEPOSIT		781.25
5/21	DEPOSIT		241.97
5/22	DEPOSIT		550.00
5/22	DEPOSIT		1,562.50

Hamed v. United & Yusuf - Def's Production

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

072-1922

VIRGIN ISLANDS COMMUNITY BANK



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St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

05/31/96

0182600135

ACCOUNT NO.

CYCLE-03

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

41

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
05/24	DEPOSIT		1,250.00
05/29	DEPOSIT		800.00
05/31	DEPOSIT		7,600.00
05/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
4/30	133,137.77	05/01	130,937.77	05/02	130,637.77	05/03	133,835.27
5/06	134,159.46	05/07	133,723.01	05/08	129,403.40	05/09	129,653.40
5/10	121,539.26	05/13	122,399.26	05/14	119,729.82	05/15	122,521.42
5/16	120,875.48	05/17	121,657.98	05/20	122,828.65	05/21	124,290.91
5/22	126,140.98	05/23	123,084.38	05/24	124,065.00	05/28	123,802.00
5/29	110,547.07	05/30	109,199.01	05/31	112,891.51		

CHARGE FOR CHECKS AND ACCESSORIES
TAX INCLUDES WHERE APPLICABLE

182600135 96120111780
UNITED CORPORATION-TENANTS ACCOUNT 00000004431

600 3 TO A PAGE D 98.04
WITH ACCESSORIES
DELIVERY 15.54
TAX .00

HARLAND

VICB VIRGIN ISLANDS COMMUNITY BANK TOTAL 113.58

⑆021606713⑆ 18200600135⑆ ⑆0000011358⑆

0117-05-1996 11:41

PI EXTRA ST. CROIX

WILLIAMS & DAVIS



12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

06/30/96

0182600135

ACCOUNT NO.

CYCLE-031

"We Are Community"

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

* CHECKING *** BUSINESS CHECKING	TAX ID NUMBER	66-0391237
ACCOUNT NUMBER 0182600135		112,891.51
EVIDENT STATEMENT BALANCE AS OF 05/31/96		31,017.00
PLUS 25 DEPOSITS AND OTHER CREDITS		48,779.34
LESS 36 CHECKS AND OTHER DEBITS		7.50
LESS CYCLE SERVICE CHARGE		95,121.67
PRESENT STATEMENT BALANCE AS OF 06/30/96		
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30		

** CHECK TRANSACTIONS ***			SERIAL	DATE	AMOUNT
SERIAL	DATE	AMOUNT			
668	06/04	1,800.00	721	06/11	200.00
676*	06/03	29.75	722	06/13	18.99
687*	06/03	4,000.00	723	06/10	300.00
696*	06/03	3,500.00	724	06/19	290.00
701*	06/07	306.15	725	06/18	3,500.00
707*	06/06	40.00	726	06/18	200.00
708*	06/06	1,184.04	727	06/18	10,000.00
709*	06/12	5,500.00	728	06/18	1,202.17
710*	06/04	599.00	729	06/19	300.00
711*	06/11	486.00	731*	06/17	4.50
712*	06/04	200.00	732	06/20	318.93
713	06/03	24.93	733	06/21	109.00
714	06/14	199.26	735*	06/25	1,504.95
715	06/03	969.97	736	06/25	200.00
716	06/03	300.00	737	06/26	319.43
717	06/10	5,099.99	739	06/24	40.30
718	06/05	254.05	739	06/26	90.00
719	06/12	5,000.00	741*	06/28	336.00
720	06/11	277.93			

*** CHECKING ACCOUNT TRANSACTIONS ***		DEBITS	CREDITS
DATE	DESCRIPTION		
06/03	DEPOSIT		1,500.00
06/03	DEPOSIT		2,600.00
06/04	DEPOSIT		475.00
06/04	DEPOSIT		2,187.50
06/05	DEPOSIT		781.25
06/05	DEPOSIT		1,000.00
06/05	DEPOSIT		1,562.50
06/05	DEPOSIT		675.00
06/05	DEPOSIT		950.00
06/07	DEPOSIT		700.00
06/07	DEPOSIT		1,166.67
06/10	DEPOSIT		1,250.00
06/10	DEPOSIT		2,000.00
06/10	DEPOSIT		225.00
06/10	DEPOSIT		300.00
06/11	DEPOSIT		300.00
06/14	DEPOSIT		400.69
06/14	DEPOSIT		550.00
06/17	DEPOSIT		1,250.00
06/17	DEPOSIT		235.99
06/18	DEPOSIT		
06/21	DEPOSIT	74.00	400.00
06/21	DEPOSIT		300.00
06/24	DEPOSIT		
06/27	DEPOSIT		

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Hamed v: United & Yusuf - Def's Production

072-1956

0020874

COMMUNITY BANK



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Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

06/30/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

37

**** CHECKING ACCOUNT TRANSACTIONS *****

DATE	DESCRIPTION	DEBITS	CREDITS
6/27	DEPOSIT		625.00
6/27	DEPOSIT		782.50
6/27	DEPOSIT		7,000.00
6/30	CYCLE SERVICE CHARGE	7.50	

***** BALANCE BY DATE *****

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
5/31	112,891.51	06/03	108,166.86	06/04	108,230.36	06/05	111,320.66
6/06	110,096.02	06/07	111,414.87	06/10	111,931.55	06/11	111,192.62
6/12	100,692.62	06/13	100,673.63	06/14	102,074.37	06/17	103,020.56
6/18	89,368.39	06/19	88,778.39	06/20	88,459.46	06/21	86,512.35
6/24	88,872.05	06/25	87,167.10	06/26	86,757.67	06/27	95,465.17
6/28	95,129.17	06/30	95,121.67				

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Harriet V. United & Yusuf - Def's Production

072-1957

0020875

VIRGIN ISLANDS COMMUNITY BANK



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(809) 773-0440

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Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

07/31/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

28

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 06/30/96 95,121.67
PLUS 22 DEPOSITS AND OTHER CREDITS 30,250.19
LESS 28 CHECKS AND OTHER DEBITS 30,995.14
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 07/31/96 94,369.22
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
730	07/16	1,900.00	753	07/12	90.00
734*	07/10	154.55	755*	07/12	450.54
740*	07/01	6,000.00	756	07/11	4,500.00
742*	07/11	2,000.00	757	07/16	200.00
743	07/11	1,288.54	758	07/18	300.00
744	07/05	200.00	759	07/31	1,900.00
745	07/05	310.62	760	07/29	231.00
746	07/05	1,600.00	761	07/22	500.00
747	07/05	996.02	763*	07/30	200.00
748	07/11	1,000.00	764	07/23	200.00
749	07/11	695.52	765	07/23	36.30
750	07/11	200.00	766	07/24	300.00
751	07/16	4,182.00	768*	07/31	315.20
752	07/11	306.69	769	07/29	938.16

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
07/02	DEPOSIT		1,500.00
07/02	DEPOSIT		2,187.50
07/05	DEPOSIT		475.00
07/09	DEPOSIT		1,166.67
07/09	DEPOSIT		1,250.00
07/09	DEPOSIT		1,562.50
07/10	DEPOSIT		675.00
07/10	DEPOSIT		700.00
07/10	DEPOSIT		950.00
07/12	DEPOSIT		70.00
07/12	DEPOSIT		781.25
07/12	DEPOSIT		1,000.00
07/16	DEPOSIT		1,250.00
07/16	DEPOSIT		2,800.00
07/17	DEPOSIT		782.50
07/18	DEPOSIT		800.00
07/18	DEPOSIT		800.00
07/18	DEPOSIT		1,000.00
07/23	DEPOSIT		274.77
07/29	DEPOSIT		625.00
07/31	DEPOSIT		2,600.00
07/31	DEPOSIT		7,000.00
07/31	CYCLE SERVICE CHARGE	7.50	

072-2751

*** BALANCE BY DATE ***

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06/30	95,121.67	07/01	89,121.67	07/02	92,809.17
07/09	94,156.70	07/10	96,327.15	07/11	86,336.40
07/16	85,415.11	07/17	86,197.61	07/18	88,497.61
				07/22	87,997.61

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION
0021690

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

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St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

07/31/96

0192600135

ACCOUNT NO.

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

28

CYCLE-031

*** BALANCE BY DATE ***

07/23	88,036.08	07/24	87,736.08	07/29	87,191.92	07/30	86,991.92
07/31	94,369.22						

072-2752

VIRGIN ISLANDS COMMUNITY BANK



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Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

08/31/96

0182600135

ACCOUNT NO.

CYCLE-091

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

20

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 07/31/96 94,369.22
PLUS 29 DEPOSITS AND OTHER CREDITS 34,645.57
LESS 22 CHECKS AND OTHER DEBITS 109,857.68
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 08/31/96 19,149.61
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
777	08/15	1,900.00	776	08/16	593.90
781	08/15	237.30	777	08/09	90.00
784	08/16	10.75	778	08/15	200.00
762*	08/05	93.60	780*	08/15	300.00
767*	08/01	1,824.00	782*	08/30	3,500.00
770*	08/05	1,231.24	783	08/22	825.00
771	08/13	17,000.00	785*	08/21	200.00
772	08/06	10,000.00	786	08/22	13.49
773	08/06	200.00	787	08/21	300.00
775*	08/16	319.40	790*	08/28	300.00

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
08/02	DEPOSIT		475.00
08/02	DEPOSIT		1,500.00
08/02	DEPOSIT		2,187.50
08/05	DEPOSIT		1,000.00
08/05	DEPOSIT		1,562.50
08/05	FORCE PAY DEBIT	2,604.00	
08/07	DEPOSIT		500.00
08/07	DEPOSIT		675.00
08/09	DEPOSIT		2,600.00
08/12	DEPOSIT		100.00
08/13	DEPOSIT		400.00
08/13	DEPOSIT		950.00
08/13	DEPOSIT		1,250.00
08/13	DEPOSIT		2,800.00
08/15	DEPOSIT		800.00
08/15	DEPOSIT		300.00
08/16	DEPOSIT		4.00
08/16	DEPOSIT		400.00
08/16	DEPOSIT		781.25
08/16	DEPOSIT		1,166.67
08/16	DEPOSIT		2,600.00
08/16	DEPOSIT		1,250.00
08/19	DEPOSIT		800.00
08/21	DEPOSIT		1,000.00
08/21	DEPOSIT		450.00
08/22	DEPOSIT		248.65
08/27	DEPOSIT		782.50
08/27	DEPOSIT		1,000.00
08/27	DEPOSIT		1,562.50
08/28	DEPOSIT		5,000.00
08/30	DEBIT MEMO	68,115.00	
08/31	CYCLE SERVICE CHARGE	7.50	

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0021672

**VIRGIN ISLANDS
COMMUNITY BANK**



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

08/31/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

20

*** BALANCE BY DATE ***

07/31	94,369.22	08/01	92,545.22	08/02	96,707.72	08/05	95,341.38
08/06	85,141.38	08/07	86,316.38	08/09	88,826.38	08/12	88,926.38
08/13	77,926.98	08/15	76,289.08	08/16	80,316.95	08/19	81,566.95
08/21	82,866.95	08/22	82,478.46	08/27	84,509.61	08/28	90,772.11
08/30	19,157.11	08/31	19,149.61				

072-2734

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0021673

CHECKING ACCOUNT CHARGE BACK

Date AUGUST 5, 1996

REASON CODE: <input checked="" type="checkbox"/> 11 - NSF <input type="checkbox"/> 22 - Account Closed <input type="checkbox"/> 33 - No Account <input type="checkbox"/> 44 - Stop Payment <input type="checkbox"/> 55 - Other _____	Account Number <u>182-600135</u> TC <u>11</u> CHECK #4096 BY J.P.SALES AMT. ----- \$2,600.00
UNITED CORPORATION P. O. BOX 763 C' STED, V.I. 00821	AMOUNT <u>\$2,600.00</u> FEES <u>4.00</u> TOTAL <u>\$2,604.00</u>

FOR REORDER CALL: 1-800-925-8069

⑆5026⑈067⑆⑆

182600135⑈

⑆0000260400⑆

Hammed v. United & Yusuf - Def's Production

0021674

072-2735



Virgin Islands Community Bank

MISSING ITEM NOTICE

The Following check #782 is missing from your statement.

If you should need a copy of this check, we would provide a facsimile of the same.

THANK YOU

Hamed v. United & Yusuf - Def's Production
0021675

072-2736

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

09/30/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

24

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 08/31/96 19,149.61
PLUS 28 DEPOSITS AND OTHER CREDITS 30,078.33
LESS 24 CHECKS AND OTHER DEBITS 30,993.04
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 09/30/96 18,227.40
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
806	09/26	137.95	799	09/12	307.97
782*	09/27	3,500.00	800	09/12	200.00
788*	09/23	4,300.00	801	09/17	90.00
789	09/23	200.00	803*	09/13	300.00
791*	09/13	267.72	804	09/17	200.00
792	09/23	12,000.00	805	09/18	303.42
793	09/05	1,199.02	807*	09/24	111.60
794	09/04	200.00	808	09/20	4,086.62
795	09/05	32.44	811*	09/24	200.00
796	09/23	300.00	813*	09/23	38.30
797	09/05	393.82	814	09/25	225.00
798	09/12	2,000.00	820*	09/30	399.18

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
09/03	DEPOSIT		250.00
09/03	DEPOSIT		1,500.00
09/03	RETURNED CHECK # 782		3,500.00
09/04	DEPOSIT		4,175.00
09/11	DEPOSIT		475.00
09/11	DEPOSIT		950.00
09/11	DEPOSIT		1,000.00
09/12	DEPOSIT		675.00
09/12	DEPOSIT		1,166.67
09/12	DEPOSIT		2,031.50
09/13	DEPOSIT		800.00
09/13	DEPOSIT		2,187.50
09/13	DEPOSIT		3,000.00
09/13	DEPOSIT		400.00
09/16	DEPOSIT		781.25
09/16	DEPOSIT		782.50
09/18	DEPOSIT		1,250.00
09/18	DEPOSIT		325.00
09/19	DEPOSIT		100.00
09/23	DEPOSIT		225.00
09/23	DEPOSIT		500.00
09/23	DEPOSIT		781.25
09/24	DEPOSIT		272.66
09/24	DEPOSIT		700.00
09/24	DEPOSIT		1,250.00
09/24	DEPOSIT		800.00
09/25	DEPOSIT		100.00
09/26	DEPOSIT		100.00
09/27	DEPOSIT		100.00
09/30	CYCLE SERVICE CHARGE	7.50	

072-2712

**VIRGIN ISLANDS
COMMUNITY BANK**



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

09/30/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

24

*** BALANCE BY DATE ***

08/31	19,149.61	09/03	24,399.61	09/04	28,374.61	09/05	26,749.33
09/11	29,174.33	09/12	30,539.53	09/13	35,959.31	09/16	37,140.56
09/17	36,850.56	09/18	38,579.64	09/19	38,904.64	09/20	34,818.02
09/23	19,585.97	09/24	21,497.03	09/25	22,072.03	09/26	22,034.08
09/27	18,634.08	09/30	18,227.40				

UNITED CORPORATION -TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763

0782

101-671/216

RETURNED TO F. R. CHRISTIANSTED, V I 00821-0763

PAY CHECK RETURNED UNPAID FOR REASONS TO THE ORDER OF

Plaza Extra
 INSUFFICIENT FUNDS
 UNCOLLECTED FUNDS
 ACCOUNT CLOSED
 PAYMENT STOPPED
 OTHER REASON: ENDORSEMENT MISSING

CAIRO AMMAN BANK
GARDENS BRANCH

8/12/1996

\$ 3,500.00

DOLLARS

FOR Transfer Electronic

⑈000782⑈ ⑆021606713⑆ 182⑈600135⑈ ⑆0000350000⑆

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0806

101-671/216

PAY TO THE ORDER OF STST GLOBAL TELECOMMUNICATIONS

SEPT. 17, 1996

\$ 137.95

ONE HUNDRED THIRTY-SEVEN DOLLARS AND 95/100

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

030078235 3480 3215 11 09-24-96

FOR Inv. No. 236507 9/8/96 TEL. No. 778-8769

Ac. No. 2365

⑈000806⑈ ⑆021606713⑆ 182⑈600135⑈ ⑆0000013795⑆

⑆021606713⑆ 182600135⑈ ⑆0000013795⑆

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0788

101-671/216

PAY TO THE ORDER OF Plaza Extra

9/19/1996

\$ 4,300.00

Four thousand three hundred & 00/100

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR Transfer

⑈000788⑈ HomeVideoUnited & Yusuf, Def's Production ⑆0000430000⑆

0021653

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0792

101-671/216

PAY TO THE ORDER OF

Plaza Extra

8/28/96

\$12,000.00

Twelve thousand dollars

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

CAIRO AMMAN BANK
GARDENS BRANCH

FOR

Transfer

⑈000792⑈ ⑆021606713⑆ 182⑈600135⑈

⑈0001200000⑈

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0791

101-671/216

PAY TO THE ORDER OF

ST ST GLOBAL TELECOMMUNICATIONS

8726 1996

\$267.72

Two hundred sixty-seven dollars and

72/100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

040090054 3486 3290 11 09-10-96

CAIRO AMMAN BANK
GARDENS BRANCH

FOR

ST. No. 23657. TEL. No. 778-8769

⑈000791⑈ ⑆021606713⑆ 182⑈600135⑈

⑈0000026772⑈

072-2715

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0789

101-671/216

PAY TO THE ORDER OF

ROBERTO RIVERA

CAIRO AMMAN BANK
GARDENS BRANCH

8723/ 1996

\$200.00

Two hundred dollars and

00/100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR

MAINT. MAN. SALARY 8/19-23/96 (40hrs)

⑈000789⑈ ⑆021606713⑆ 182⑈600135⑈

⑈0000020000⑈

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0795

101-671/216

PAY TO THE ORDER OF V.I. TELEPHONE CORP. (VITELCO) AUG. 30 19 96 \$ 32.44

THIRTY-TWO DOLLARS AND 44/100 DOLLARS

Security features included. Details on back.



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR TEL. NO. 778-8769 8/96. (EYUSHE)

[Signature]

⑈000795⑈ ⑆021606713⑆ 18200600135⑈ ⑆0000003244⑆

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0794

101-671/216

PAY TO THE ORDER OF ROBERTO RIVERA 8/30 19 96 \$ 200.00

TWO HUNDRED DOLLARS AND 00/100 DOLLARS

Security features included. Details on back.



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR SALARY 8/26-8/30/96 MAINT. MAN. (40 HRS.)

[Signature]

⑈000794⑈ ⑆021606713⑆ 18200600135⑈ ⑆0000020000⑆

072-2716

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

064202484038

0793

101-671/216

PAY TO THE ORDER OF V.I. BUREAU OF INTERNAL REVENUE 8/30 19 96 \$ 1,199.02

ONE THOUSAND ONE HUNDRED NINETY-NINE DOLLARS 02/100 DOLLARS

Security features included. Details on back.



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR GROSS RECEIPT TAX - JULY 1996

[Signature]

⑈000793⑈ ⑆021606713⑆ 18200600135⑈ ⑆0000119902⑆

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0798

101-671/216

PAY TO THE ORDER OF RUDY CAINES Aug. 31, 1996
TWO THOUSAND DOLLARS \$2,000.00
No 100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR 7-28-96 to 8/31/96 (5 WKS.)
CLEANING PARKING LOT TRUCKING.
NV. No. 7959-16
8/1/96

[Signature]

⑈000798⑈ ⑆021606713⑆ 182⑈600135⑈ ⑆0000200000⑆

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0797

101-671/216

PAY TO THE ORDER OF V. I. WATER & POWER AUTHORITY (WAPA) 8/31 1996
THREE HUNDRED NINETY-THREE DOLLARS AND \$393.82
82/100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR NEW #3171-30302, 31623-30354
ARC #31613-30344 7/10-8/6/96.
(28 DAYS)

[Signature]

⑈000797⑈ ⑆021606713⑆ 182⑈600135⑈ ⑆0000039382⑆

072-2717

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0796

101-671/216

PAY TO THE ORDER OF LARRY MOTTA 8/31 1996
THREE HUNDRED DOLLARS AND \$300.00
NO DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR SALARY 8/26-8/31/96 (WEEK)

[Signature]

⑈000796⑈ ⑆021606713⑆ 182⑈600135⑈ ⑆0000030000⑆

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0803

101-671/216

PAY TO THE ORDER OF

LARRY MOTTA

Sept-07, 19 96

\$ 300.00

THREE HUNDRED DOLLARS AND

No 100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

[Signature]

FOR SALARY 9/27/96

⑈000803⑈ ⑆021606713⑆ 182⑈600135⑈ ⑈0000030000⑈

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0804

101-671/216

PAY TO THE ORDER OF

ROBERTO RIVERA

9-13- 19 96

\$ 200.00

TWO HUNDRED DOLLARS

No 100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

[Signature]

FOR WAGES 9/09-9/13/96 (5 DAYS)

⑈000804⑈ ⑆021606713⑆ 182⑈600135⑈ ⑈0000020000⑈

072-2718

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0805

101-671/216

PAY TO THE ORDER OF

LARRY MOTTA

SEPT-14, 19 96

\$ 303.42

THREE HUNDRED AND THREE DOLLARS AND

No 100 DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

[Signature]

FOR SALARY 9/9-9/14/96 + MAINT SUPPLIES

⑈000805⑈ ⑆021606713⑆ 182⑈600135⑈ ⑈0000030342⑈

Printed by United & Yusuf Def's Production

0021657

UNITED CORPORAT I-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0807

101-671/216

SEPT. 20, 19 96

PAY TO THE ORDER OF CRUZ RIVERA

\$ 111.60

ONE HUNDRED ELEVEN DOLLARS AND

60/100 DOLLARS  Security features included. Details on back.



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR CUTTING GRASS + BRUSH AT MR. YUSUF'S HOUSE

[Handwritten signature]

24 HRS. CALL # 000807 02 606713 182 600135
9/18/96

0000011160

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0808

101-671/216

9/18 1996

PAY TO THE ORDER OF Tropical Shipping

\$ 4,086.62

Four thousand Eighty Six dollars 62/100

DOLLARS  Security features included. Details on back.



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR B.L. 003, 004

[Handwritten signature]

000808 02 606713 182 600135

0000408662

072-2719

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0811

101-671/216

SEPT. 20, 1996

PAY TO THE ORDER OF ROBERTO RIVERA

\$ 200.00

TWO HUNDRED DOLLARS AND

00/100 DOLLARS  Security features included. Details on back.



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR CUTTING GRASS + BRUSH AT MR. YUSUF'S HOUSE

[Handwritten signature]

5 DAYS
Hamed v. United & Yusuf Def's Production
0008 02 606713 182 600135
0021658

0000020000

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0813

101-671/216

PAY TO THE ORDER OF

V.I. TELEPHONE CORP. (VIDELCO)

SEPT-23, 1996

\$ 38.30

THIRTY-EIGHT DOLLARS AND

30/100

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR PHONE No. 778-8769 F. YUSUF.

[Signature]

⑈000813⑈ ⑆021606713⑆ 182⑈600135⑈

⑈0000003830⑈

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0814

101-671/216

PAY TO THE ORDER OF

Brammer, Chason and O'Connell

9/23 1996

\$ 225.00

Two hundred Twenty Five Dollars &

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR Fathi Yusuf income tax return

[Signature]

⑈000814⑈ ⑆021606713⑆ 182⑈600135⑈

⑈00000022500⑈

072-2720

UNITED CORPORATION-TENANTS ACCOUNT

UNITED SHOPPING PLAZA
TEL (809) 778-6240
PO BOX 763
CHRISTIANSTED, V I 00821-0763

0820

101-671/216

PAY TO THE ORDER OF

V.I. WATER AND POWER AUTHORITY (WAPA)

SEPT-30, 1996

\$ 399.18

THREE HUNDRED NINETY-NINE DOLLARS AND

18/100

DOLLARS



Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

FOR A/C No. 50743-48444 (920-10 LAB & PRINCESS)
F. YUSUF
ABUSE

[Signature]

⑈000820⑈ ⑆021606713⑆ 182⑈600135⑈

⑈00000039918⑈

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-03-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	1500	00
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	1500	00
PLEASE RE-ENTER TOTAL HERE	1500	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2721

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-03-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	250	00
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	250	00
PLEASE RE-ENTER TOTAL HERE	250	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-04-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	417	00
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	417	00
PLEASE RE-ENTER TOTAL HERE	417	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

100332

MUST be accompanied by t

PRODUCT 610

*Handed over to
old acct's
12/27/96*

Virgin Islands Community Bank
Christiana, U.S.V.I.

182 600 135

40

TOTAL ITEMS 1 \$ 250.00

*Best Furniture
rent for Aug. '96 - Virgin Islands Community Bank
Christiana, U.S.V.I.
\$3-Inv. #00332 2825.00
AT THE END - \$4,175.00*

182 600 135

40

TOTAL ITEMS 1 \$ 4,175.00

V.I. COMMUNITY BANK, CORP.
CHRISTIANSTEDT
SEP 4 1996
CASHED

Virgin Islands Community Bank
Christiana, U.S.V.I.

WCB

Flamed v. United & Yusuf - Def's Production

1802 600 135

TOTAL ITEMS 1

\$ 1500.00

40

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-09-1996
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	1,000	00
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	1,000	00
PLEASE RE-ENTER TOTAL HERE	1,000	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-09-1996
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	950	00
PLEASE RE-ENTER TOTAL HERE	950	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-09-1996
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
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22		
23		
TOTAL FROM ATTACHED LIST	47	00
PLEASE RE-ENTER TOTAL HERE	47	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

01474 CASE TABS
3rd No. 13
VIBR 248

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



Flamed w. United & YBSOP Def's Production

TOTAL ITEMS 1

\$ 1,000.00

072-2722

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



TOTAL ITEMS 1

\$ 950.00

JAN 1989

UNIFORM COMMERCIAL INVS.
3rd No. 3A
9/2 No. 241

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



TOTAL ITEMS 1

\$ 47.00

72

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. J. MUHAMMAD 675.00		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$ 675.00	
PLEASE RE-ENTER TOTAL HERE	\$ 675.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2723

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
4. I. MENSINEAR 1,166.67		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$ 1,166.67	
PLEASE RE-ENTER TOTAL HERE	\$ 1,166.67	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
P.C. BOOK STORE 2,031.00		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$ 2,031.00	
PLEASE RE-ENTER TOTAL HERE	\$ 2,031.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

LAND 1983
WITE No. 12
44 No. 29

Virgin Islands Community Bank
Christiansburg Branch
St. Croix, U.S.V.I.



TOTAL ITEMS

\$

675.00

Hamed v. United & Yusuf Defs Production
0021662

Virgin Islands Community Bank
Christiansburg Branch
St. Croix, U.S.V.I.



TOTAL ITEMS

\$

1,166.67

Virgin Islands Community Bank
Christiansburg Branch
St. Croix, U.S.V.I.



TOTAL ITEMS

\$

2,031.00

2074

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-13-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
<u>W.S. W. UNION</u>	<u>800</u>	<u>00</u>
2		
3		
4		
5		
6		
7		
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9		
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12		
13		
14		
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16		
17		
18		
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20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	<u>\$800</u>	<u>00</u>
PLEASE RE-ENTER TOTAL HERE	<u>\$800.00</u>	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christened Branch
St. Croix, U.S.V.I.

CASHED
064
SEP 13 1996
S.T. COMMUNITY BANK
CHRISTENED BRANCH
ST. CROIX, U.S.V.I.

TOTAL ITEMS 1
\$ 800.00

Hamed v. [unclear] Productions

0021663

072-2724

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-13-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
<u>ISLAND LAUNDRY</u>	<u>3,000</u>	<u>00</u>
2		
3		
4		
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18		
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20		
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22		
23		
TOTAL FROM ATTACHED LIST	<u>\$3,000</u>	<u>00</u>
PLEASE RE-ENTER TOTAL HERE	<u>\$3,000.00</u>	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christened Branch
St. Croix, U.S.V.I.

CASHED
456
SEP 13 1996
S.T. COMMUNITY BANK
CHRISTENED BRANCH
ST. CROIX, U.S.V.I.

TOTAL ITEMS 1
\$ 3,000.00

182,600.35

40

AND 1993

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-13-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
<u>ISLAND FINANCE</u>	<u>2,187</u>	<u>00</u>
2		
3		
4		
5		
6		
7		
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13		
14		
15		
16		
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21		
22		
23		
TOTAL FROM ATTACHED LIST	<u>\$2,187</u>	<u>00</u>
PLEASE RE-ENTER TOTAL HERE	<u>\$2,187.00</u>	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christened Branch
St. Croix, U.S.V.I.

CASHED
064
SEP 13 1996
S.T. COMMUNITY BANK
CHRISTENED BRANCH
ST. CROIX, U.S.V.I.

TOTAL ITEMS 1
\$ 2,187.00

182,600.35

40

AND 1993

LAND 1983

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-16-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	781	25
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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16		
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22		
23		
TOTAL FROM ATTACHED LIST	781	25
PLEASE RE-ENTER TOTAL HERE	781	25

VICB

Virgin Islands Community Bank
Chartered in Puerto Rico
St. John, U.S.V.I.

PEREZ, JR.
FELIX (BY SHRP)
SEP 19, 1996

CASHED
SEP 16 1996
V.I. COMMUNITY BANK CORP.
CHRISTIANSTED

TOTAL ITEMS / \$ 781.25

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2725

LAND 1983

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-16-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	400	00
3		
4		
5		
6		
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18		
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22		
23		
TOTAL FROM ATTACHED LIST	400	00
PLEASE RE-ENTER TOTAL HERE	400	00

VICB

Virgin Islands Community Bank
Chartered in Puerto Rico
St. John, U.S.V.I.

2. Row-A-CHEE
NOTE No. 1
10/16/96

TOTAL ITEMS / \$ 400.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

LAND 1983

UNITED CORPORATION
TENANTS ACCOUNT

DATE 9-18-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	1250	00
3		
4		
5		
6		
7		
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12		
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23		
TOTAL FROM ATTACHED LIST	1250	00
PLEASE RE-ENTER TOTAL HERE	1250	00

VICB

Virgin Islands Community Bank
Chartered in Puerto Rico
St. John, U.S.V.I.

TOTAL ITEMS / \$ 1250.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Handed v. United & Yusuf - Def's Production

182-6001351

40

0021664

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 9-23-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	\$781.	00
COIN		
TOTAL CASH	\$781.	00
CHECKS		
1		
2		
3		
4		
5		
6		
7		
8		
9		
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11		
12		
13		
14		
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16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$781.25	
PLEASE RE-ENTER TOTAL HERE	\$781.25	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2727

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 9-23-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	\$225.	00
COIN		
TOTAL CASH	\$225.	00
CHECKS		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
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12		
13		
14		
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16		
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19		
20		
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22		
23		
TOTAL FROM ATTACHED LIST	\$225.00	
PLEASE RE-ENTER TOTAL HERE	\$225.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 9-23-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	\$82.	00
COIN		
TOTAL CASH	\$82.	00
CHECKS		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
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19		
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22		
23		
TOTAL FROM ATTACHED LIST	\$500.	
PLEASE RE-ENTER TOTAL HERE	\$500.	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

AND 1983
 VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTED, BRANCH
 ST. JOHN, U.S.V.I.
 VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTED, BRANCH
 ST. JOHN, U.S.V.I.
 DEPOSIT
 182 600 135
 40
 781.25
 0021666
 Defe-Producer

AND 1983
 VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTED, BRANCH
 ST. JOHN, U.S.V.I.
 VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTED, BRANCH
 ST. JOHN, U.S.V.I.
 DEPOSIT
 182 600 135
 40
 225.00
 072-2727

AND 1983
 VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTED, BRANCH
 ST. JOHN, U.S.V.I.
 VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTED, BRANCH
 ST. JOHN, U.S.V.I.
 DEPOSIT
 182 600 135
 40
 500.00

DEPOSIT TICKET

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 9-26-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	\$100	00
COIN		
TOTAL CASH	\$100	00
CHECKS		
1		
2		
3		
4		
5		
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12		
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20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$100.00	
PLEASE RE-ENTER TOTAL HERE	\$100.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND...

Virgin Islands Community Bank
Chartered Branch
St. Croix, U.S.V.I.



Hamed v. United & Yusuf - Def's Production

0021668

TOTAL ITEMS

1

\$

10000

40

DEPOSIT TICKET

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 9-27-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	\$100	00
COIN		
TOTAL CASH	\$100	00
CHECKS		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
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16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$100.00	
PLEASE RE-ENTER TOTAL HERE	\$100.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND...

Virgin Islands Community Bank
Chartered Branch
St. Croix, U.S.V.I.



18200035

072-2729

TOTAL ITEMS

1

\$

10000

40

DEPOSIT TICKET

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 9-25-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	800	00
2		
3		
4		
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18		
19		
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21		
22		
23		
TOTAL FROM ATTACHED LIST	\$800.00	
PLEASE RE-ENTER TOTAL HERE	\$800.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND...

Virgin Islands Community Bank
Chartered Branch
St. Croix, U.S.V.I.



18200035

40

TOTAL ITEMS

1

\$

80000

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

10/31/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

27

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 09/30/96			18,227.40
PLUS 23 DEPOSITS AND OTHER CREDITS			30,675.87
LESS 27 CHECKS AND OTHER DEBITS			23,497.67
LESS CYCLE SERVICE CHARGE			7.50
CURRENT STATEMENT BALANCE AS OF 10/31/96			25,398.10
NUMBER OF DAYS IN THIS STATEMENT PERIOD	31		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
809	10/09	950.00 ✓	827	10/16	200.00
810	10/18	320.00 ✓	828	10/23	300.00
812*	10/09	300.00 ✓	829	10/16	65.00
815*	10/02	200.00 ✓	831*	10/23	550.00
816	10/02	90.00 ✓	832	10/18	130.00
817	10/01	1,022.50 ✓	833	10/21	13.49
818	10/01	549.19 ✓	834	10/22	200.00
819	10/02	300.00 ✓	835	10/23	343.92
821*	10/03	1,271.85 ✓ ←	836	10/25	135.00
822	10/11	12,000.00 ✓	837	10/24	84.83
823	10/08	200.00	839*	10/30	200.00
824	10/09	1,478.14	840	10/30	55.00
825	10/09	312.00	841	10/30	326.75
826	10/25	1,900.00			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
10/01	DEPOSIT		2,187.50 -
10/01	DEPOSIT		7,000.00 -
10/02	DEPOSIT		475.00 -
10/02	DEPOSIT		1,500.00 -
10/03	DEPOSIT		1,000.00 -
10/04	DEPOSIT		625.00 -
10/04	DEPOSIT		3,000.00 -
10/09	DEPOSIT		675.00 -
10/09	DEPOSIT		781.25 -
10/09	DEPOSIT		950.00 -
10/09	DEPOSIT		1,000.00 -
10/09	DEPOSIT		1,562.50 -
10/11	DEPOSIT		1,166.67 -
10/11	DEPOSIT		1,250.00 -
10/16	DEPOSIT		400.00 -
10/16	DEPOSIT		1,250.00 -
10/18	DEPOSIT		800.00 -
10/23	DEPOSIT		1,500.00 -
10/25	DEPOSIT		294.45 -
10/28	DEPOSIT		2,000.00 -
10/31	DEPOSIT		1.00 -
10/31	DEPOSIT		475.00 -
10/31	DEPOSIT		782.50 -
10/31	CYCLE SERVICE CHARGE	7.50	

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

10/31/96

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

27

*** BALANCE BY DATE ***

09/30	18,227.40	10/01	25,843.21	10/02	27,228.21	10/03	26,956.36
10/04	30,581.36	10/08	30,381.36	10/09	32,309.97	10/11	22,726.64
10/16	24,111.64	10/18	24,461.64	10/21	24,448.15	10/22	24,248.15
10/23	24,554.23	10/24	24,469.40	10/25	22,728.85	10/28	24,728.85
10/30	24,147.10	10/31	25,398.10				

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

11/30/96

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

23

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 10/31/96 25,398.10
PLUS 31 DEPOSITS AND OTHER CREDITS 37,837.11
LESS 23 CHECKS AND OTHER DEBITS 14,093.86
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 11/30/96 49,133.85
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
842*	11/14	1,052.23	853	11/19	2,830.00
843	11/05	25.00	854	11/14	200.00
844	11/14	208.93	855	11/12	13.49
845	11/05	200.00	856	11/18	1,900.00
846	11/07	320.56	857	11/14	300.00
847	11/07	32.50	858	11/19	200.00
848	11/05	150.00	859	11/20	300.00
849	11/08	285.00	861*	11/22	350.00
850	11/08	969.55	862	11/27	703.00
851	11/08	423.60	863	11/26	200.00
852	11/19	2,830.00	864	11/27	300.00

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
11/04	DEPOSIT		302.50 /
11/04	DEPOSIT		1,500.00 /
11/04	DEPOSIT		7,000.00 /
11/05	DEPOSIT		625.00 /
11/05	DEPOSIT		1,562.50 /
11/05	DEPOSIT		1,600.00 /
11/06	DEPOSIT		1,500.00 /
11/06	DEPOSIT		2,187.50 /
11/07	DEPOSIT		1,000.00 /
11/12	DEPOSIT		400.00 /
11/12	DEPOSIT		781.25 /
11/12	DEPOSIT		950.00 /
11/12	DEPOSIT		1,000.00 /
11/12	DEPOSIT		3,000.00 /
11/13	DEPOSIT		1,166.67 /
11/14	DEPOSIT		1,000.00 /
11/15	DEPOSIT		1,250.00 /
11/18	DEPOSIT		125.00 /
11/18	DEPOSIT		700.00 /
11/21	DEPOSIT		100.00 /
11/21	DEPOSIT		781.25 /
11/21	DEPOSIT		1,000.00 /
11/21	DEPOSIT		1,000.00 /
11/22	DEPOSIT		291.11 /
11/22	DEPOSIT		1,250.00 /
11/25	DEPOSIT		800.00 /
11/25	DEPOSIT		800.00 /
11/25	DEPOSIT		1,600.00 /
11/27	DEPOSIT		783.00 /
11/29	DEPOSIT		781.25 /

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

072-2679

0021618

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

PAGE

MEMBER F.D.I.C.

STATEMENT DATE

11/30/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

23

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
11/29	DEPOSIT		1,000.00 -
11/30	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10/31	25,398.10	11/04	34,200.68	11/05	37,613.18	11/06	41,300.68
11/07	41,947.62	11/08	40,269.47	11/12	46,087.23	11/13	47,253.90
11/14	46,492.74	11/15	47,742.74	11/18	46,667.74	11/19	40,807.74
11/20	40,507.74	11/21	43,388.99	11/22	44,580.10	11/25	47,780.10
11/26	47,580.10	11/27	47,360.10	11/29	49,141.35	11/30	49,133.85

072-2680

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION
0021619

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE Nov. 13, 1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		—
COIN		—
TOTAL CASH		—
CHECKS		—
1	7,000.00	
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23		
TOTAL FROM ATTACHED LIST	7,000.00	
PLEASE RE-ENTER TOTAL HERE	7,000.00	

Virgin Islands Community Bank
Christianssted Branch
St. John, U.S.V.I.



TOTAL ITEMS

\$

182,600.35

40

7000.00

DEPOSITED
NOV 4 1996
CHRISTIANSSTED
BANK, CORP.
V.I. COMMUNITY

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

CHARLAND 1993

Hamed v. United & Yusuf - Def's Production

0021620

072-2681

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-06-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Virgin Islands Community Bank
Charleston, St. John, U.S.V.I.

DI COMMUNITY BANK
CORP.
INCORPORATED
NOV 5 1996
ST. JOHN, VI
SHELD

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Hamed v. United & Yusuf - Def's Production

118 200 600 135

TOTAL ITEMS \$ 1162.10

0021621

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-04-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Virgin Islands Community Bank
Charleston, St. John, U.S.V.I.

DI COMMUNITY BANK
CORP.
INCORPORATED
NOV 4 1996
ST. JOHN, VI
SHELD

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

KIRAY RADIO CITY
(OLD REPT.)

118 200 600 135

TOTAL ITEMS \$ 302.18

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-04-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Virgin Islands Community Bank
Charleston, St. John, U.S.V.I.

DI COMMUNITY BANK
CORP.
INCORPORATED
NOV 4 1996
ST. JOHN, VI
SHELD

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

ELIUS STORE
Dep No. 27828 - (New Tenants)
A/C No. 7
118 200 600 135
40
1100.00

CHARLESTON 1983

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-06-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	1,600.00	
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TOTAL FROM ATTACHED LIST	1,600.00	
PLEASE RE-ENTER TOTAL HERE	1,600.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

J.P. SALES
CK. No. 4178
Dated Nov 18/1996.

Virgin Islands Community Bank
Charleston Branch
St. Croix, U.S.V.I.



Hamed v. United & Virgin Islands Defense Production

0021622

TOTAL ITEMS \$ 1,600.00

40 072-2683

CHARLESTON 1983

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-06-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	42,187.50	
PLEASE RE-ENTER TOTAL HERE	42,187.50	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Charleston Branch
St. Croix, U.S.V.I.



1
2

182000335

40

TOTAL ITEMS \$ 42,187.50

CHARLESTON 1983

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-06-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	46.20	
PLEASE RE-ENTER TOTAL HERE	46.20	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Charleston Branch
St. Croix, U.S.V.I.



HAIR DRESSER
CHY No. 14

182000335

40

TOTAL ITEMS \$ 46.20

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	1,000	00
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	1,000	00
PLEASE RE-ENTER TOTAL HERE	1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

The Perfection Store
Any No. 24 A/C #6
Robert's Agency Withdrawal v. United & Yusuf - Ders Production

0021623

182 600 135
072-2684

TOTAL ITEMS \$ 1,000.00

CHARLEND 1983

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-07-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	1,000	00
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	1,000	00
PLEASE RE-ENTER TOTAL HERE	1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

REES RECORD SHOP
Any No. 16

182 600 135
1,000.00

CHARLEND 1983

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-06-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATE
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	1,000	00
PLEASE RE-ENTER TOTAL HERE	1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.

182 600 135
1,000.00

TOTAL ITEMS \$ 1,000.00

CASHED
V.I. COMMUNITY BANK - CHRISTIANSTED
NOV 6 1996

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1 PLAZA LAUNDRY	3,000.00	
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TOTAL FROM ATTACHED LIST	3,000.00	
PLEASE RE-ENTER TOTAL HERE	3,000.00	

Virgin Islands Community Bank
Christened Branch
St. Croix, U.S.V.I.



V.I. COMMUNITY BANK CORP.
 CHRISTENED BRANCH
 NOV 12 1996
 CASHIER

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Hamed v. United & Yusuf - Def's Production

182 600 135

40

072-2685

\$ 3000.00

11/12/96

0021624

CHARLEND 1993

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1 I. WORKERS UNION	950.00	
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TOTAL FROM ATTACHED LIST	950.00	
PLEASE RE-ENTER TOTAL HERE	950.00	

Virgin Islands Community Bank
Christened Branch
St. Croix, U.S.V.I.



V.I. COMMUNITY BANK CORP.
 CHRISTENED BRANCH
 NOV 12 1996
 CASHIER

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

182 600 135

40

11/12/96

CHARLEND 1993

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	781.00	
PLEASE RE-ENTER TOTAL HERE	781.00	

Virgin Islands Community Bank
Christened Branch
St. Croix, U.S.V.I.



V.I. COMMUNITY BANK CORP.
 CHRISTENED BRANCH
 NOV 12 1996
 CASHIER

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

182 600 135

40

11/12/96

CHARLEND 1993

Plaza Florist
Box No. 15

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-17-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. V. FRAZER 1,000.00		
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TOTAL FROM ATTACHED LIST	1,000.00	
PLEASE RE-ENTER TOTAL HERE	1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11/13 1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. M.I. WENZ WEND 1,166.67		
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TOTAL FROM ATTACHED LIST	1,166.67	
PLEASE RE-ENTER TOTAL HERE	1,166.67	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-13-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. [unclear] 400.00		
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TOTAL FROM ATTACHED LIST	400.00	
PLEASE RE-ENTER TOTAL HERE	400.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

CHARLAND 1983

VICTOR O. FRAZER
Box No. 26
Apt 17A
NEW TENANT
11/11-25/96
TOTAL ITEMS 1
\$ 1,000.00
182 600 135 #
40
072-2686

Printed at: United & Yusuf - Def's Production
0021625

CHARLAND 1983

Virgin Islands Community Bank
Chartered in the
St. Croix, U.S.V.I.
VICB
TOTAL ITEMS 1
\$ 1,166.67
182 600 135 #
40
1166.67

CHARLAND 1983

DR. R. Row-A-Green
Suite No. 1
Virgin Islands Community Bank
Chartered in the
St. Croix, U.S.V.I.
VICB
TOTAL ITEMS 1
\$ 400.00
182 600 135 #
40
400.00

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-15-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Handwritten: N. Pittsburg 1250.00

V.I. COMMUNITY
 BANK, CORP.
 CHRISTIANSTED
 NOV 15 1996
 CASHED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



Hamed v. United Productions, Inc.

0021626

072-2687

TOTAL ITEMS

\$ 1250.00

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-18-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Handwritten: Natty's Catering
Bank No. 3
AT&T #22

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



18200600135

TOTAL ITEMS

\$ 1250.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-18-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
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TOTAL CASH		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Handwritten: ICE BEAM Soap
Bank No. 3
AT&T #16

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



18200600135

TOTAL ITEMS

\$ 700.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Handwritten: St. Johnson 700.00

V.I. COMMUNITY
 BANK, CORP.
 CHRISTIANSTED
 NOV 18 1996
 CASHED

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-21-1996
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	100.00	
COIN		
TOTAL CASH	100.00	
CHECKS		
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TOTAL FROM ATTACHED LIST	\$100.00	
PLEASE REENTER TOTAL HERE	\$100.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-21-1996
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	JP.ONES	1,000.00
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TOTAL FROM ATTACHED LIST	\$1,000.00	
PLEASE REENTER TOTAL HERE	\$1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-21-1996
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	MINIOPREZ, JR	781.20
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TOTAL FROM ATTACHED LIST	\$781.20	
PLEASE REENTER TOTAL HERE	\$781.20	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

WALTER'S RESTAURANT
No. 9
No. 22

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

Hamed v. United & Yusuf - Def's Production

072-2688

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS 1

\$ 1,000.00

40

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS 1

\$ 781.20

40

DEPOSIT TICKET

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 11-22-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
DR. F. ALONSO	1250.00	
2		
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TOTAL FROM ATTACHED LIST	\$1250.00	
PLEASE RE-ENTER TOTAL HERE	\$1250.00	

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



11

CASHED
NOV 22 1996
CHRISTIANSTADT BANK

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 11-22-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
Z.P.S. INC.	291.11	
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TOTAL FROM ATTACHED LIST	\$291.11	
PLEASE RE-ENTER TOTAL HERE	\$291.11	

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



12

CASHED
NOV 22 1996
W.I. COMMUNITY BANK CORP
CHRISTIANSTADT

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 11-21-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
H.Y. MARTIN	1000.00	
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TOTAL FROM ATTACHED LIST	\$1000.00	
PLEASE RE-ENTER TOTAL HERE	\$1000.00	

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



12

CASHED
NOV 21 1996
W.I. COMMUNITY BANK CORP
CHRISTIANSTADT

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

0021628

Hamedy, United & Yusuf - Def's Production

182 600 135

40

072-2689

\$ 1250.00

182 600 135

40

\$ 291.11

182 600 135

40

\$ 1000.00

NOV 25 1983

DEPOSIT TICKET
UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

300 No. 18
12 No. 26A
EMMONSONS BOTTLING
Virgin Islands Community Bank
Chartered in 1976
Cruz, U.S.V.I.

DATE 11-25-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1 P. SHERIDAN	800	00
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TOTAL FROM ATTACHED LIST	800.00	
PLEASE RE-ENTER TOTAL HERE	800.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

TOTAL ITEMS 1

\$ 800.00

18200600135

40

072-2690

Hammed v. United & Yusuf Defe-Production

0021629

NOV 25 1983

DEPOSIT TICKET
UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 11-25-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1 J.P. SALES	1600	00
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TOTAL FROM ATTACHED LIST	1600.00	
PLEASE RE-ENTER TOTAL HERE	1600.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

TOTAL ITEMS 1

\$ 1600.00

18200600135

40

072-2690

NOV 25 1983

DEPOSIT TICKET
UNITED CORPORATION-TENANTS ACCOUNT
UNITED SHOPPING PLAZA

DATE 11-27-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1 KAY TRAVELS	783	00
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TOTAL FROM ATTACHED LIST	783.00	
PLEASE RE-ENTER TOTAL HERE	783.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

TOTAL ITEMS 1

\$ 783.00

18200600135

40

072-2690

DEPOSIT TICKET
 UNITED CORPORATION-TENANTS ACCOUNT
 UNITED SHOPPING PLAZA

DATE 11-29-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
 ENDORSE & LIST CHECKS SEPARATELY OR
 ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	\$ 781.25	
PLEASE RE-ENTER TOTAL HERE	\$ 781.25	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

PLAZA FLORIST
 9:00 AM - 5:00 PM
 A. PEREZ-HERNANDEZ (NEW TENANT)
 Virgin Islands Community Bank
 Christiansted Branch
 St. John, U.S.V.I.

Hammed v. United & Yusuf - Def's Production
 # 18200500135
 TOTAL ITEMS 1
 \$ 781.25
 072-2691

DEPOSIT TICKET
 UNITED CORPORATION-TENANTS ACCOUNT
 UNITED SHOPPING PLAZA

DATE 11-29-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
 ENDORSE & LIST CHECKS SEPARATELY OR
 ATTACH LIST

	DOLLARS	CENTS
CURRENCY	1,000	00
COIN		
TOTAL CASH	1,000	00
CHECKS		
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TOTAL FROM ATTACHED LIST	\$ 1,000.00	
PLEASE RE-ENTER TOTAL HERE	\$ 1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Def's Record Shop
 397 No. 16 Plaza 4
 Virgin Islands Community Bank
 Christiansted Branch
 St. John, U.S.V.I.

18200500135
 TOTAL ITEMS 1
 \$ 1,000.00
 072-2691

V.I. COMMUNITY BANK, CORP.
 CHRISTIANSTED
 NOV 29 1996
 CASHED

V.I. COMMUNITY BANK, CORP.
 CHRISTIANSTED
 NOV 29 1996
 CASHED

DEPOSIT TICKET
 UNITED CORPORATION-TENANTS ACCOUNT
 UNITED SHOPPING PLAZA

DATE 11-25-1996

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
 ENDORSE & LIST CHECKS SEPARATELY OR
 ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	\$ 800.00	
PLEASE RE-ENTER TOTAL HERE	\$ 800.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Union No. 8248
 Suite No. 11
 A/E No. 33
 Virgin Islands Community Bank
 Christiansted Branch
 St. John, U.S.V.I.

18200500135
 TOTAL ITEMS 1
 \$ 800.00
 072-2691

V.I. COMMUNITY BANK, CORP.
 CHRISTIANSTED
 NOV 25 1996
 CASHED

VIGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings S.
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand S.
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE
12/31/96

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

23

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 11/30/96	.....		49,133.85
PLUS 29 DEPOSITS AND OTHER CREDITS	.....		37,983.01
LESS 23 CHECKS AND OTHER DEBITS	.....		9,737.77
LESS CYCLE SERVICE CHARGE	.....		7.50
CURRENT STATEMENT BALANCE AS OF 12/31/96	.....		77,371.59
NUMBER OF DAYS IN THIS STATEMENT PERIOD	31		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
868	12/11	218.55	877	12/19	34.10
869	12/02	90.00	878	12/17	200.00
870	12/05	200.00	879	12/18	300.00
871	12/05	40.00	880	12/17	13.49
872	12/05	305.79	881	12/31	11.65
873	12/05	1,000.00	882	12/31	156.00
874	12/06	1,215.26	883	12/27	200.00
875	12/05	572.07	884	12/27	300.00
876	12/10	200.00	885	12/27	300.00
877*	12/11	300.00	886	12/30	200.00
878	12/11	2,300.00	887	12/30	432.00
879	12/12	1,148.86			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
12/02	DEPOSIT		1,500.00
12/02	DEPOSIT		7,000.00
12/03	DEPOSIT		1,000.00
12/03	DEPOSIT		2,000.00
12/05	DEPOSIT		475.00
12/10	DEPOSIT		950.00
12/10	DEPOSIT		1,250.00
12/10	DEPOSIT		2,187.50
12/12	DEPOSIT		675.00
12/13	DEPOSIT		400.00
12/13	DEPOSIT		1,000.00
12/13	DEPOSIT		1,150.00
12/13	DEPOSIT		1,250.00
12/13	DEPOSIT		3,150.00
12/17	DEPOSIT		800.00
12/18	DEPOSIT		781.25
12/19	DEPOSIT		225.01
12/19	DEPOSIT		700.00
12/19	DEPOSIT		1,000.00
12/20	DEPOSIT		375.00
12/20	DEPOSIT		625.00
12/20	DEPOSIT		782.50
12/23	DEPOSIT		1,562.50
12/23	DEPOSIT		300.00
12/24	DEPOSIT		1,000.00
12/24	DEPOSIT		130.00
12/24	DEPOSIT		1,000.00
12/27	DEPOSIT		1,500.00
12/30	DEPOSIT		2,500.00
12/31	CYCLE SERVICE CHARGE	7.50	

072-1728



"We Are Community"

1213 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

S. Street St.
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE
12/31/96

0182600135

ACCOUNT NO.
CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

23

*** BALANCE BY DATE ***

11/30	49,133.85	12/02	57,543.85	12/03	60,543.85	12/05	58,900.99
12/06	57,685.73	12/10	61,873.23	12/11	59,054.68	12/12	58,580.82
12/13	65,547.49	12/17	66,134.00	12/18	66,615.25	12/19	68,506.16
12/20	71,853.74	12/23	73,153.74	12/24	74,878.74	12/27	75,578.74
12/30	77,546.74	12/31	77,371.59				

072-1729

EXHIBIT 9

**GROSS RECEIPTS PAID BY UNITED TENANT ACCOUNT
OWED BY PARTNERSHIP TO UNITED**

YEAR	MONTH COVERED BY PAYMENT	AMOUNT
1995	January	1358.04
1995	April	766.05
1995	July	1000.80

Virgin Islands Community Bank
Account #182-600135
Tenant Account

Posted:



February 1995

AJE #2

Check #	G/L Acct. #	Disbursements	
311	6150	108.53 *	Telephone
312	6250	358.97 *	Electric - WAPA
313	6690	300.00 *	Motta
314	0	Void *	Void
315	1206	20,000.00 *	Plaza - STX
316	5300	46.50 *	Stephen Peter
317	6690	300.00 *	Motta
318	6250	986.77 *	Electric - WAPA
319	5300	46.50 *	Stephen Peter
320	6250	12.22 *	Electric - WAPA
321	6690	300.00 *	Motta
322	5350	1,194.05 *	American Express
323	5250	1,002.42 *	Legal - Bryant, White
324	1206	1,500.00 *	Plaza - STX
325	5300	55.80	Stephen Peter
326	6690	300.00	Motta
327	6150	38.21 *	Telephone
328	2200	1,358.04	Gross Receipts - 01/95



Total:

27,908.01

Enter Transactions Control Report

SOURCE CODE: 2 CASH DISBURSEMENTS

ENTRY SESSION: 2

LN	REF	DATE	DESCRIPTION	ACCOUNT	AMOUNT
1	AJE #2	06/29/95	Feb 1992 Disbursements	615000	108.53
2	AJE #2	06/29/95	Feb 1992 Disbursements	625000	358.97
3	AJE #2	06/29/95	Feb 1992 Disbursements	669000	300.00
4	AJE #2	06/29/95	Feb 1992 Disbursements	120600	20,000.00
5	AJE #2	06/29/95	Feb 1992 Disbursements	530000	46.50
6	AJE #2	06/29/95	Feb 1992 Disbursements	669000	300.00
7	AJE #2	06/29/95	Feb 1992 Disbursements	625000	986.77
8	AJE #2	06/29/95	Feb 1992 Disbursements	530000	46.50
9	AJE #2	06/29/95	Feb 1992 Disbursements	625000	12.22
10	AJE #2	06/29/95	Feb 1992 Disbursements	669000	300.00
11	AJE #2	06/29/95	Feb 1992 Disbursements	535000	1,194.05
12	AJE #2	06/29/95	Feb 1992 Disbursements	525000	1,002.42
13	AJE #2	06/29/95	Feb 1992 Disbursements	120600	1,500.00
14	AJE #2	06/29/95	Feb 1992 Disbursements	530000	55.80
15	AJE #2	06/29/95	Feb 1992 Disbursements	669000	300.00
16	AJE #2	06/29/95	Feb 1992 Disbursements	615000	38.21
17	AJE #2	06/29/95	Feb 1992 Disbursements	220000	1,358.04
18	AJE #2	06/29/95	Feb 1992 Disbursements	105800	27,908.01-

TOTALS:	TRANSACTIONS	DEBITS	CREDITS	BALANCE
	18	27,908.01	27,908.01-	0.00

*** End Of Enter Transactions Control Report ***

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

AJE #2 ✓

May 1995

Check #	G/L Acct. #	Disbursements
368	5300	45.00 * M&R – Sun Electric
369	6400	3,934.74 * Amex – Fathi Yusuf
370	5250	513.26 * Legal – Bryant & White
371	1210	60,000.00 * Peter's Farm Investment Corp.
372	6690	300.00 * Salary – Larry Motta
373	5300	90.00 * M&R – Ocean Systems
374	6250	12.08 * Electric
375	5300	199.26 * M&R – Caribbean Hydro-tech
376	5300	428.00 * M&R – Pan American pipe
377	6260	480.00 * Water – Country Water
378	5300	1,600.00 * M&R – Rudy Caines
379	6690	310.12 * Salary – Larry Motta
380	5300	90.00 * M&R – Ocean Systems
381	5300	41.85 * M&R – Stephen Peter
382	1206	525.00 * Transfer – Plaza STX
383	5300	265.00 * M&R – Plumber Hewlett
384	5250	193.77 * Legal – Bryant & White
385	6150	54.62 * Telephone
386	5350	2,013.35 * Amex – Fathi Yusuf
387	6690	300.00 * Salary – Larry Motta
388	1201	224.75 * Transfer – Plaza STX
389	6150	267.26 Telephone – Global
390	5300	60.50 * M&R – Electrical
391	6690	300.00 * Salary – Larry Motta
392	5300	1,200.00 * M&R – Rudy Caines
393	6250	244.88 * Electric
394	5300	95.45 M&R – Roof Repair
395	2200	766.05 Gross Receipts – April 1995



Total O/S: | 74,554.94 |

SOURCE CODE: 2 CASH DISBURSEMENTS

ENTRY SESSION: 2

LN	REF	DATE	DESCRIPTION	ACCOUNT	AMOUNT
1	AJE #2	07/31/95	Cash Disbursements 9405	530000	45.00
2	AJE #2	07/31/95	Cash Disbursements 9405	640000	3,934.74
3	AJE #2	07/31/95	Cash Disbursements 9405	525000	513.26
4	AJE #2	07/31/95	Cash Disbursements 9405	121000	60,000.00
5	AJE #2	07/31/95	Cash Disbursements 9405	669000	300.00
6	AJE #2	07/31/95	Cash Disbursements 9405	530000	90.00
7	AJE #2	07/31/95	Cash Disbursements 9405	625000	12.08
8	AJE #2	07/31/95	Cash Disbursements 9405	530000	199.26
9	AJE #2	07/31/95	Cash Disbursements 9405	530000	428.00
10	AJE #2	07/31/95	Cash Disbursements 9405	626000	480.00
11	AJE #2	07/31/95	Cash Disbursements 9405	530000	1,600.00
12	AJE #2	07/31/95	Cash Disbursements 9405	669000	310.12
13	AJE #2	07/31/95	Cash Disbursements 9405	530000	90.00
14	AJE #2	07/31/95	Cash Disbursements 9405	530000	41.85
15	AJE #2	07/31/95	Cash Disbursements 9405	120600	525.00
16	AJE #2	07/31/95	Cash Disbursements 9405	530000	265.00
17	AJE #2	07/31/95	Cash Disbursements 9405	525000	193.77
18	AJE #2	07/31/95	Cash Disbursements 9405	615000	54.62
19	AJE #2	07/31/95	Cash Disbursements 9405	535000	2,013.35
20	AJE #2	07/31/95	Cash Disbursements 9405	669000	300.00
21	AJE #2	07/31/95	Cash Disbursements 9405	120100	224.75
22	AJE #2	07/31/95	Cash Disbursements 9405	615000	267.26
23	AJE #2	07/31/95	Cash Disbursements 9405	530000	60.50
24	AJE #2	07/31/95	Cash Disbursements 9405	669000	300.00
25	AJE #2	07/31/95	Cash Disbursements 9405	530000	1,200.00
26	AJE #2	07/31/95	Cash Disbursements 9405	625000	244.88
27	AJE #2	07/31/95	Cash Disbursements 9405	530000	95.45
28	AJE #2	07/31/95	Cash Disbursements 9405	220000	766.05
29	AJE #2	07/31/95	Cash Disbursements 9405	105800	74,554.94-

TOTALS:	TRANSACTIONS	DEBITS	CREDITS	BALANCE
	29	74,554.94	74,554.94-	0.00

*** End Of Enter Transactions Control Report ***

RUN DATE: 07/31/95
RUN TIME: 9:58 AM

United Corp.: Tenant STX
General Ledger
Close Current Period Control Report

PAGE 1

Generation 15 - Period 04 - Ending 04/30/95

SC	REFERENCE	DATE	DESCRIPTION	ACCOUNT	AMOUNT
6	AJE #1	05/01/95	Record 1995 Depreciation	160000	2.04-
6	AJE #1	05/01/95	Record 1995 Depreciation	165000	4,128.16-
6	AJE #1	05/01/95	Record 1995 Depreciation	165000	49.21-
6	AJE #1	05/01/95	Record 1995 Depreciation	585000	2.04
6	AJE #1	05/01/95	Record 1995 Depreciation	595000	4,128.16
6	AJE #1	05/01/95	Record 1995 Depreciation	595000	49.21

SOURCE TRANSACTIONS LISTED = 6
ACCOUNT TOTAL = 2265000
SOURCE DEBITS = 4,179.41
SOURCE CREDITS = 4,179.41-
=====

DIFFERENCE	=	0.00
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*** End Of Close Current Period Control Report ***

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

AJE #2

August 1995

Check #	G/L Acct. #	Disbursements	
439	6710	35.00 *	Olson Williams – Contract Labor
440	6710	300.00 *	Mohamad Hasan – Contract Labor
441	5350	34.10 *	Ferst Office Supplies
442	5250	186.70 *	Bryany, White et al
443	6690	345.62 *	Larry Motta
444	5300	429.50 *	Errol Lindsey
445	5300	1,600.00 *	Rudy Caines
446	6690	300.00 *	Larry Motta
447	5300	1,600.00 *	Rudy Caines
448	6250	12.91 *	WAPA
449	6450	50.77 *	Scotia Bank of PR – Credit Card
450	6690	300.00 *	Larry Motta
451	5300	800.00 *	Rudy Caines
452	5300	325.58	Sonny's Refridgeration
453	1201	10,000.00 *	Plaza Extra – STX
454	6150	92.85 *	Vitelco
455	6150	169.84 *	STSJ Global
456	5300	90.00	Ocean Systems
457	6690	300.00 *	Larry Motta
458	6250	854.15 *	WAPA
459	2200	1,000.80	VIBIR
460	6645	384.89	Dept. of Finance – Property Tax
461	6645	3,655.32	Dept. of Finance – Property Tax
462	1201	40,000.00	Plaza – STX
Outstanding		62,868.03	



RUN DATE: 11/09/95
RUN TIME: 4:35 PM

United Corp.: Tenant STX
General Ledger
Enter Transactions Control Report

PAGE 1

SOURCE CODE: 2 CASH DISBURSEMENTS

ENTRY SESSION: 2

LN	REF	DATE	DESCRIPTION	ACCOUNT	AMOUNT
1	AJE #2	11/09/95	August 1995 Disbursements	671000	35.00
2	AJE #2	11/09/95	August 1995 Disbursements	671000	300.00
3	AJE #2	11/09/95	August 1995 Disbursements	535000	34.10
4	AJE #2	11/09/95	August 1995 Disbursements	525000	186.70
5	AJE #2	11/09/95	August 1995 Disbursements	669000	345.62
6	AJE #2	11/09/95	August 1995 Disbursements	530000	429.50
7	AJE #2	11/09/95	August 1995 Disbursements	530000	1,600.00
8	AJE #2	11/09/95	August 1995 Disbursements	669000	300.00
9	AJE #2	11/09/95	August 1995 Disbursements	530000	1,600.00
10	AJE #2	11/09/95	August 1995 Disbursements	625000	12.91
11	AJE #2	11/09/95	August 1995 Disbursements	645000	50.77
12	AJE #2	11/09/95	August 1995 Disbursements	669000	300.00
13	AJE #2	11/09/95	August 1995 Disbursements	530000	800.00
14	AJE #2	11/09/95	August 1995 Disbursements	530000	325.58
15	AJE #2	11/09/95	August 1995 Disbursements	120100	10,000.00
16	AJE #2	11/09/95	August 1995 Disbursements	615000	92.85
17	AJE #2	11/09/95	August 1995 Disbursements	615000	169.84
18	AJE #2	11/09/95	August 1995 Disbursements	530000	90.00
19	AJE #2	11/09/95	August 1995 Disbursements	669000	300.00
20	AJE #2	11/09/95	August 1995 Disbursements	625000	854.15
21	AJE #2	11/09/95	August 1995 Disbursements	220000	1,000.80
22	AJE #2	11/09/95	August 1995 Disbursements	664500	384.89
23	AJE #2	11/09/95	August 1995 Disbursements	664500	3,655.32
24	AJE #2	11/09/95	August 1995 Disbursements	120100	40,000.00
25	AJE #2	11/09/95	August 1995 Disbursements	105800	62,868.03-

=====
TOTALS: TRANSACTIONS DEBITS CREDITS BALANCE
 25 62,868.03 62,868.03- 0.00

*** End Of Enter Transactions Control Report ***

EXHIBIT 10

**GROSS RECEIPTS PAID BY UNITED TENANT ACCOUNT
OWED BY PARTNERSHIP TO UNITED**

YEAR	MONTH COVERED BY PAYMENT	MONTH PAYMENT SUBMITTED	AMOUNT
1997	November 1996	January 1997	1501.84
1996	December 1997	January 1997	1504.22
1997	January	February	1236.83
1997	February	April	1343.22
1997	March	April	1230.25
1997	April	May	999.22
1997	May	June	1094.16
1997	July	September	1,806.57
1997	August	September	1088.42
1997	September	October	741.69
1998	December 1997	January 1998	1201.42
1998	January	February	1055.39
1998	February	March	1185.00
1998	March	April	682.29
1998	April	May	699.72
1998	May	June	807.51
1998	June	July	853.32
1998	July	August	999.98
1998	August	September	597.45
1998	September	October	700.06
1998	October	November	1153.85
1998	November	December	1113.85

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

January 1997

Balance per Bank	31-Jan-97	99,115.69 *
Deposits in Transit	31-Jan-97	0.00
Outstanding Checks	31-Jan-97	(5,609.49)
Other		0.00
Adjusted Bank Balance	31-Jan-97	<u>93,506.20</u>
Balance per Books	31-Dec-96	76,196.84
Deposits - Tenants	31-Jan-97	31,703.34
Deposits - Telephone	31-Jan-97	408.41
Disbursements	31-Jan-97	(14,794.89)
Returned Check		0.00
O/S Check Recorded in Error		0.00
Bank Charges		(7.50)
Returned Check Fee		0.00
Adjusted Book Balance	31-Jan-97	<u>93,506.20</u>
	Delta:	(0.00)

Date	January 1997 Deposits	Lessor
07-Jan-97	300.00 *	Natty's Cafeteria
07-Jan-97	400.00 *	Low-a-Chee
07-Jan-97	475.00 *	Mutual of Omaha
07-Jan-97	1,000.00 *	Perfection Store
07-Jan-97	1,250.00 *	Univ. of Pittsburg
07-Jan-97	1,562.50 *	Subway
07-Jan-97	2,100.00 *	Maxine Francis
07-Jan-97	2,187.50 *	Island Finance
09-Jan-97	300.00 *	Kirbco Radio
09-Jan-97	1,000.00 *	Perfection Store
09-Jan-97	1,166.67 *	MI Men's Wear
09-Jan-97	675.00 *	Cyto Lab
10-Jan-97	3,250.00 *	Plaza Laundry
13-Jan-97	1,000.00 *	Bees' Record Shop
13-Jan-97	2,600.00 *	JP Sales
14-Jan-97	781.25 *	Plaza Florist
14-Jan-97	950.00 *	VIW Union
16-Jan-97	1,166.67 *	MI Men's Wear
17-Jan-97	800.00 *	USW Union - #8218
21-Jan-97	700.00 *	Ice Cream
22-Jan-97	625.00 *	Beauty Salon
24-Jan-97	781.25 *	47th Street Jewellery
24-Jan-97	1,250.00 *	Dr. FJ Alanzo
27-Jan-97	2,600.00 *	JP Sales
29-Jan-97	1,000.00 *	Plaza Cafe
29-Jan-97	1,000.00 *	USW Union - #8526
31-Jan-97	782.50 *	Kay Travels
Deposits	31,703.34	
25-Oct-96	408.41 *	Pay Phones

January 1997			
Check #	G/L Acct. #	Disbursements	
774		415.00	Joseph Greenway - 08/02/96
873		178.75	Sonny's Refridgeration
909		1,105.00	General Electric
914		306.52	Global Telecommunications
→ 915		1,504.22	VIBIR
916		200.00	Roberto Rivera
917		1,900.00	Rudy Caines
891		1,500.00 *	Plaza
892		300.00 *	Larry Motta
893		44.63 *	Vitelco
894		149.55 *	Global Telecommunications
→ 895		1,501.84 *	VIBIR
896		2,000.00 *	Plaza
897		200.00 *	Roberto Rivera
898		100.00 *	Donation
899		300.00 *	Larry Motta
900		602.56 *	WAPA
901		450.73 *	WAPA
902		226.05 *	Texaco
903		200.00 *	Roberto Rivera
904		312.10 *	Larry Motta
905		300.00 *	Larry Motta
906		200.00 *	Roberto Rivera
907		300.00 *	Larry Motta
908		13.49 *	WAPA
910		200.00 *	Roberto Rivera
911		300.00 *	Larry Motta
912		38.07 *	Vitelco
913		540.13 *	WAPA
		(14,794.89)	

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

01/31/97

0182600135

ACCOUNT NO.

CYCLE-03

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

25

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 12/31/96 77,371.59
PLUS 28 DEPOSITS AND OTHER CREDITS / 32,111.75
LESS 25 CHECKS AND OTHER DEBITS 10,360.15
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 01/31/97 99,115.69
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
888	01/02	291.00	901	01/09	450.73
889	01/02	200.00	902	01/13	226.05
890	01/03	90.00	903	01/14	200.00
891	01/02	1,500.00	904	01/15	312.10
892	01/02	300.00	905	01/13	300.00
893	01/02	44.63	906	01/22	200.00
894	01/09	149.55	907	01/22	300.00
895	01/09	1,501.24	908	01/23	13.49
896	01/16	2,000.00	910*	01/28	200.00
897	01/09	200.00	911	01/29	300.00
898	01/17	100.00	912	01/27	38.07
899	01/09	300.00	913	01/27	540.13
900	01/09	602.56			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
01/07	DEPOSIT		300.00
01/07	DEPOSIT		400.00
01/07	DEPOSIT		475.00
01/07	DEPOSIT		1,000.00
01/07	DEPOSIT		1,250.00
01/07	DEPOSIT		1,562.50
01/07	DEPOSIT		2,100.00
01/07	DEPOSIT		2,187.50
01/09	DEPOSIT		300.00
01/09	DEPOSIT		1,000.00
01/09	DEPOSIT		1,166.67
01/10	DEPOSIT		675.00
01/10	DEPOSIT		3,250.00
01/13	DEPOSIT		1,000.00
01/13	DEPOSIT		2,600.00
01/14	DEPOSIT		781.25
01/14	DEPOSIT		950.00
01/16	DEPOSIT		1,166.67
01/17	DEPOSIT		800.00
01/21	DEPOSIT		700.00
01/22	DEPOSIT		408.41
01/22	DEPOSIT		625.00
01/24	DEPOSIT		781.25
01/24	DEPOSIT		1,250.00
01/27	DEPOSIT		2,600.00
01/29	DEPOSIT		1,000.00
01/29	DEPOSIT		1,000.00
01/31	DEPOSIT		782.50
01/31	CYCLE SERVICE CHARGE	7.50	

072-2896

NOTE: Home by United & View Data Production
SEE REVERSE SIDE FOR IMPORTANT INFORMATION
0021839

VIR ISLANDS
COMMUNITY BANK



"We Are Community"

12-13 Kings St
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Christiansted,
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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

01/31/97

018260013E

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

25

*** BALANCE BY DATE ***

12/31	77,371.59	01/02	75,035.96	01/03	74,945.96	01/07	84,220.96
01/09	83,482.95	01/10	87,407.95	01/13	90,481.90	01/14	92,013.15
01/15	91,701.05	01/16	90,867.72	01/17	91,567.72	01/21	92,267.72
01/22	92,801.13	01/23	92,787.64	01/24	94,818.89	01/27	96,840.69
01/28	96,640.69	01/29	93,340.69	01/31	99,115.69		

072-2897

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Hamed v. United & Yusur - Def's Production

0021840

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

February 1997

Balance per Bank	28-Feb-97	110,226.12 *
Deposits in Transit	28-Feb-97	0.00
Outstanding Checks	28-Feb-97	(19,591.75)
Other		0.00
Adjusted Bank Balance	28-Feb-97	<u>90,634.37</u>
Balance per Books	31-Jan-97	93,506.20
Deposits - Tenants	28-Feb-97	33,579.92
Deposits - Telephone	28-Feb-97	304.05
Disbursements	28-Feb-97	(36,748.30)
Returned Check		0.00
O/S Check Recorded in Error		0.00
Bank Charges		(7.50)
Returned Check Fee		0.00
Adjusted Book Balance	28-Feb-97	<u>90,634.37</u>
	Delta:	(0.00)

072-2868

Date	February 1997	Lessor
	Deposits	
Feb-97	881.25 *	Plaza Florist
Feb-97	300.00 *	Natty's
Feb-97	475.00 *	Mutual of Omaha
Feb-97	1,250.00 *	Univ. of Pittsburg
Feb-97	1,500.00 *	USW Union
Feb-97	950.00 *	VIW Union
Feb-97	2,187.50 *	Island Finance
Feb-97	3,150.00 *	Plaza Laundry
Feb-97	7,000.00 *	Best Furniture
Feb-97	400.00 *	Dr. Low-A-Chee
Feb-97	1,000.00 *	USW Union
Feb-97	675.00 *	Cyto Lab
Feb-97	782.00 *	Kay Travels
Feb-97	781.25 *	Plaza Florist
Feb-97	800.00 *	USW Union
Feb-97	7,000.00 *	Best Furniture
Feb-97	781.25 *	Emilio Perez
Feb-97	1,166.67 *	MI Menswear
Feb-97	125.00 *	Natty
Feb-97	1,250.00 *	Dr. F.J. Alonso
Feb-97	425.00 *	Beauty Salon
Feb-97	700.00 *	Ice Cream
Deposits	33,579.92	
25-Oct-96	304.05 *	Pay Phones

072-2869

February 1997			
Check #	G/L Acct. #	Disbursements	
774	O/S	415.00	Joseph Greenway - 08/02/96
873	O/S	178.75	Sonny's Refridgeration
918		300.00 *	Larry Motta
919		90.00 *	Ocean Systems
920		1,087.55 *	WAPA
921		4,777.92 *	Inter-Ocean - What kind of Insurance?
922		2,797.00 *	Power Depot - Electrician
923		200.00 *	Robert Rivera
924		13.49 *	WAPA
925		300.00 *	Larry Motta
926		5,000.00 *	Plaza Transfer
927		200.00 *	Robert Rivera
928		300.00 *	Larry Motta
929		2,384.34 *	American Express
930		200.00	Robert Rivera
931		300.00 *	Larry Motta
932	O/S	7,700.00	Plaza Transfer
933	O/S	146.58	Telephone
934	O/S	4,156.00	Florida Welding - Repairs
935	O/S	90.84	Attorney Fees
936	O/S	227.75	AC Repair
937	O/S	> > > ? < < <	
938	O/S	5,000.00	Plaza Transfer
939	O/S	1,236.83	Gross Receipts - Jan. 1997
940	O/S	40.00	Telephone
941	O/S	200.00	Robert Rivera



36,748.30

072-2870

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

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5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

02/28/97

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

18

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 01/31/97			99,115.69
PLUS 23 DEPOSITS AND OTHER CREDITS			33,883.97
LESS 18 CHECKS AND OTHER DEBITS			22,766.04
LESS CYCLE SERVICE CHARGE			7.50
CURRENT STATEMENT BALANCE AS OF 02/28/97			110,226.12
NUMBER OF DAYS IN THIS STATEMENT PERIOD	28		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
909	02/03	1,105.00	922	02/19	2,797.00
914*	02/07	306.52	923	02/11	200.00
915	02/06	1,504.22	924	02/10	13.49
916	02/04	200.00	925	02/13	300.00
917	02/13	1,900.00	926	02/14	5,000.00
918	02/06	300.00	927	02/21	200.00
919	02/06	90.00	928	02/19	300.00
920	02/07	1,087.55	929	02/26	2,384.34
921	02/14	4,777.92	931*	02/24	300.00

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
02/03	DEPOSIT		881.25
02/05	DEPOSIT		300.00
02/05	DEPOSIT		475.00
02/05	DEPOSIT		1,250.00
02/05	DEPOSIT		1,500.00
02/10	DEPOSIT		950.00
02/10	DEPOSIT		2,187.50
02/10	DEPOSIT		3,150.00
02/10	DEPOSIT		7,000.00
02/12	DEPOSIT		400.00
02/13	DEPOSIT		1,000.00
02/14	DEPOSIT		675.00
02/18	DEPOSIT		782.00
02/20	DEPOSIT		781.25
02/20	DEPOSIT		800.00
02/20	DEPOSIT		7,000.00
02/24	DEPOSIT		304.05
02/24	DEPOSIT		781.25
02/24	DEPOSIT		1,166.67
02/26	DEPOSIT		125.00
02/27	DEPOSIT		1,250.00
02/28	DEPOSIT		425.00
02/28	DEPOSIT		700.00
02/28	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

01/31	99,115.69	02/03	98,891.94	02/04	98,691.94	02/05	102,216.94
02/06	100,322.72	02/07	98,928.65	02/10	112,202.66	02/11	112,002.66
02/12	112,402.66	02/13	111,202.66	02/14	102,099.74	02/18	102,881.74
02/19	99,784.74	02/20	108,365.99	02/21	108,165.99	02/24	110,117.96
02/26	107,858.62	02/27	109,108.62	02/28	110,226.12		

072-2871

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0021812

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

March 1997

Balance per Bank	31-Mar-97	96,935.38 *	
Deposits in Transit	31-Mar-97	0.00	
Outstanding Checks	31-Mar-97	(3,205.35)	
Other		0.00	
Adjusted Bank Balance	31-Mar-97	<u>93,730.03</u>	
Balance per Books	28-Feb-97	90,634.37	
Deposits - Tenants	31-Mar-97	30,756.17	
Deposits - Telephone	31-Mar-97	271.11	
Disbursements	31-Mar-97	(12,924.12)	
Returned Check		0.00	
O/S Check Recorded in Error		0.00	
Bank Charges		(7.50)	
Check Not Recorded #937		(15,000.00)	Mohamed Yousef Hamdan - Interest
Adjusted Book Balance	31-Mar-97	<u>93,730.03</u>	
	Delta:	(0.00)	

Date	March 1997 Deposits	Lessor
Mar-97	475.00 *	Mutual of Omaha
Mar-97	1,500.00 *	USW Union
Mar-97	1,562.50 *	Subway
Mar-97	125.75 *	Natty's
Mar-97	2,187.50 *	Island Finance
Mar-97	675.00 *	Cyto Lab
Mar-97	1,250.00 *	Univ. of Pitt.
Mar-97	300.00 *	Kirbco - Other Income
Mar-97	400.00 *	Dr. Low-A-Chee
Mar-97	950.00 *	VI Union
Mar-97	1,000.00 *	JP Sales
Mar-97	3,150.00 *	Plaza Laundry
Mar-97	700.00 *	Claudett Maynard
Mar-97	7,000.00 *	Best Furniture
Mar-97	800.00 *	USW Union
Mar-97	100.00 *	Natty's
Mar-97	1,000.00 *	USW Union
Mar-97	1,250.00 *	Alanso
Mar-97	781.25 *	Not Recorded - No Deposit Slip
Mar-97	782.50 *	Not Recorded - No Deposit Slip
Mar-97	1,166.67 *	No Deposit Slip
Mar-97	1,000.00 *	Shannons Boutique
Mar-97	2,600.00 *	JP Sales
Deposits	30,756.17	
25-Oct-96	271.11 *	Pay Phones

March 1997			
Check #	G/L Acct. #	Disbursements	
774	O/S	415.00	Joseph Greenway - 08/02/96
775	O/S	179.15	Telephone
776	O/S	2,111.20	American Express
777	O/S	300.00	Larry Motta
942		300.00	* Larry Motta
943		213.02	* Bryant, White
944		40.00	* Vitelco
945		300.00	* Larry Motta
946		200.00	* Roberto Rivera
947		1,200.00	* Plaza Transfer
948		1,100.00	* Greenway - Plumber
949		Void	* Void
950		1,900.00	* Rudy Caines - M&R
951		Void	* Void
952		200.00	* Roberto Rivera
953		300.00	* Larry Motta
954		533.19	* WAPA
955		305.00	* Larry Motta
956		200.00	* Roberto Rivera
957		969.34	* WAPA
958		383.22	* Shur Power
959		90.00	* Ocean Systems
960		1,900.00	* Rudy Caines - M&R
961	O/S	200.00	Roberto Rivera
		12,924.12	

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

03/31/97

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

29

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 02/28/97 110,226.12
PLUS 24 DEPOSITS AND OTHER CREDITS 31,027.28
LESS 29 CHECKS AND OTHER DEBITS 44,310.52
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 03/31/97 96,935.38
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
873	03/27	178.75	945	03/14	383.22
930*	03/20	200.00	946	03/10	969.34
932*	03/04	7,700.00	947	03/11	200.00
933	03/05	146.58	948	03/11	305.00
934	03/12	4,156.00	949	03/13	533.19
935	03/05	90.84	950	03/18	213.02
936	03/05	227.75	951	03/18	200.00
937	03/17	15,000.00	952	03/19	300.00
938	03/04	5,000.00	953	03/20	1,900.00
939	03/10	1,236.83	955*	03/26	1,100.00
940	03/03	40.00	956	03/25	1,200.00
941	03/04	200.00	957	03/25	200.00
942	03/03	300.00	958	03/25	300.00
943	03/06	1,900.00	959	03/24	40.00
944	03/07	90.00			



*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
03/03	DEPOSIT		475.00
03/04	DEPOSIT		1,500.00
03/04	DEPOSIT		1,562.50
03/05	DEPOSIT		125.75
03/07	DEPOSIT		675.00
03/07	DEPOSIT		1,250.00
03/07	DEPOSIT		2,187.50
03/10	DEPOSIT		300.00
03/10	DEPOSIT		400.00
03/10	DEPOSIT		950.00
03/10	DEPOSIT		1,000.00
03/12	DEPOSIT		3,150.00
03/13	DEPOSIT		700.00
03/17	DEPOSIT		7,000.00
03/18	DEPOSIT		800.00
03/19	DEPOSIT		100.00
03/19	DEPOSIT		1,000.00
03/19	DEPOSIT		1,250.00
03/20	DEPOSIT		781.25
03/20	DEPOSIT		782.50
03/20	DEPOSIT		1,166.67
03/25	DEPOSIT		271.11
03/25	DEPOSIT		2,600.00
03/27	DEPOSIT		1,000.00
03/31	CYCLE SERVICE CHARGE	7.50	

072-2857

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0021798

VIRGIN ISLANDS
COMMUNITY BANK



"We Are Community"

12-13 Kings St
 P.O. Box 460
 Christiansted,
 St. Croix, USVI 00821-0460
 (809) 773-0440

5 Strand St
 Fredriksted
 St. Croix, USVI 00840
 (809) 772-0050

MEMBER F.D.I.C.
 STATEMENT DATE

03/31/97

UNITED CORP
 TENANT ACCOUNT
 PO BOX 763
 CHRISTIANSTED VI 00821

018260013

ACCOUNT NO.

CYCLE-03

29

*** BALANCE BY DATE ***

02/28	110,226.12	03/03	110,361.12	03/04	100,523.62	03/05	100,184.20
03/06	98,284.20	03/07	102,306.70	03/10	102,750.53	03/11	102,245.53
03/12	101,239.53	03/13	101,406.34	03/14	101,023.12	03/17	93,023.12
03/18	93,410.10	03/19	95,460.10	03/20	96,090.52	03/24	96,050.52
03/25	97,221.63	03/26	96,121.63	03/27	96,942.88	03/31	96,935.38

072-2858

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

		<u>April 1997</u>
Balance per Bank	30-Apr-97	80,542.80 *
Deposits in Transit	30-Apr-97	0.00
Outstanding Checks	30-Apr-97	(2,278.21)
Other		0.00
Adjusted Bank Balance	30-Apr-97	78,264.59
Balance per Books	31-Mar-97	93,730.03
Deposits - Tenants	30-Apr-97	25,761.67
Deposits - Telephone	30-Apr-97	278.79
Disbursements	30-Apr-97	(40,669.09)
Check Order - Harland		(44.06)
Accounts Receivable		(781.25)
Bank Charges		(7.50)
Nsf Check Charges		(4.00)
Adjusted Book Balance	30-Apr-97	78,264.59
	Delta:	(0.00)

072-2837

April 1997		
Date	Deposits	Lessor
Apr-97	3,150.00 *	Plaza Laundry
Apr-97	2,600.00 *	JP Sales
Apr-97	2,187.50 *	Island Finance
Apr-97	1,600.00 *	JP Sales
Apr-97	1,500.00 *	USW Union
Apr-97	1,250.00 *	Univ. of Pitt.
Apr-97	1,250.00 *	Alanso
Apr-97	1,166.67 *	MI Mens Wear
Apr-97	1,000.00 *	New Plaza Cafe
Apr-97	1,000.00 *	USW Union
Apr-97	950.00 *	USW Union
Apr-97	800.00 *	VI Union
Apr-97	782.50 *	Kay Travels
Apr-97	781.25 *	Perez
Apr-97	781.25 *	Subway
Apr-97	781.25 *	Subway
Apr-97	781.25 *	Gill Electronics - Sec. Deposit
Apr-97	700.00 *	Ice Cream
Apr-97	675.00 *	TJ Mohamad
Apr-97	525.00 *	Beauty Shop - Dina
Apr-97	475.00 *	Mutual of Omaha
Apr-97	425.00 *	Beauty Shop - Dina
Apr-97	400.00 *	Dr. Low-A-Chee
Apr-97	100.00 *	Beauty Shop - Dina
Apr-97	100.00 *	Natty's
Deposits	25,761.67	
25-Oct-96	278.79 *	Pay Phones

April 1997

Check #	G/L Acct. #	Disbursements
774	O/S	415.00 Joseph Greenway - 08/02/96
965		1,343.22 * VIBIR - Gross Tax - Feb. 1997
966		14,000.00 * Plaza Transfer
967		1,110.18 * WAPA
968		474.13 * WAPA
969		200.00 * Robert Rivera
970		300.00 * Larry Motta
971		2,300.00 * Rudy Caines
972		2,000.00 * Plaza Transfer
973		200.00 * Beeper - Achley
974		445.67 * Legal Fees
975		240.00 * Glass Shop
976		225.00 * Accounting Fees
977		741.00 * VIBIR
978		3,087.00 * VIBIR
979		200.00 * Robert Rivera
980		300.00 * Larry Motta
981		90.00 * Ocean Systems
982		14.06 * WAPA
983	O/S	100.00 M&R - Electrical
984		6,000.00 * Plaza Transfer
985	O/S	174.96 Telephone
986		2,863.64 * American Express
987		63.90 * Telephone
988		200.00 * Robert Rivera
989		40.00 * Telephone
990		1,018.08 * WAPA
991		300.00 * Larry Motta
992		200.00 * Robert Rivera
993	O/S	90.00 Ocean Systems
994		300.00 * Larry Motta
995	O/S	98.00 M&R - Electrical
996	O/S	170.00 Legal Fees
997		550.00 * M&R - Tim Bonit
998	O/S	1,230.25 VIBIR - Gross Tax - Mar. 1997



40,669.09

072-2839

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St.
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

St. Croix, USVI 00840
(809) 772-4459

MEMBER F.D.I.C.

STATEMENT DATE

04/30/97

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 03/31/97	.....		96,935.38
PLUS 26 DEPOSITS AND OTHER CREDITS	.....		26,040.46
LESS 34 CHECKS AND OTHER DEBITS	.....		42,425.54
LESS CYCLE SERVICE CHARGE	.....		7.50
CURRENT STATEMENT BALANCE AS OF 04/30/97	.....		80,542.80
NUMBER OF DAYS IN THIS STATEMENT PERIOD	30		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
	04/24	44.06	977	04/28	741.00
960*	04/01	2,111.20	978	04/23	3,087.00
962*	04/04	179.15	979	04/15	200.00
963	04/02	200.00	980	04/16	300.00
964	04/02	300.00	981	04/18	90.00
965	04/07	1,343.22	982	04/16	14.06
966	04/08	14,000.00	984*	04/22	6,000.00
967	04/07	1,110.18	986*	04/23	2,863.64
968	04/07	474.13	987	04/23	63.90
969	04/08	200.00	988	04/22	200.00
970	04/09	300.00	989	04/21	40.00
971	04/09	2,300.00	990	04/21	1,018.08
972	04/14	2,000.00	991	04/23	300.00
973	04/11	200.00	992	04/29	200.00
974	04/15	445.67	994*	04/28	300.00
975	04/15	240.00	997*	04/28	550.00
976	04/15	225.00			

Handwritten: "Holland Checks" with an arrow pointing to the 04/07 entry.

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
04/01	DEPOSIT		525.00
04/01	DEPOSIT		1,000.00
04/01	DEPOSIT		1,600.00
04/02	DEPOSIT		475.00
04/02	DEPOSIT		1,500.00
04/04	DEPOSIT		781.25
04/04	DEPOSIT		2,187.50
04/08	DEPOSIT		950.00
04/08	DEPOSIT		1,250.00
04/09	DEPOSIT		675.00
04/09	DEPOSIT		781.25
04/11	DEPOSIT		3,150.00
04/14	DEPOSIT		400.00
04/15	DEPOSIT		700.00
04/16	DEPOSIT		781.25
04/17	DEPOSIT		100.00
04/17	DEPOSIT		781.25
04/17	DEPOSIT		600.00
04/17	DEPOSIT		1,000.00
04/17	DEPOSIT		1,166.67
04/17	DEPOSIT		1,250.00
04/21		785.25	
04/24	DEPOSIT		278.79
04/28	DEPOSIT		100.00
04/28	DEPOSIT		782.50

NOTE: PLEASE REVERSE SIDE FOR IMPORTANT INFORMATION

0021781

072-2840

VI RICH ISLANDS
COMMUNITY BANK



"We Are Community"

12-13 Kings St.
 P.O. Box 460
 Christiansted,
 St. Croix, USVI 00821-0460
 (809) 773-0440

5 Strand St.
 Fredriksted
 St. Croix, USVI 00840
 (809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

04/30/97

UNITED CORP
 TENANT ACCDUNT
 PO BOX 763
 CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
04/30	DEPOSIT		425.00
04/30	DEPOSIT		2,600.00
04/30	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

03/31	96,935.38	04/01	97,949.18	04/02	99,424.18	04/04	102,213.78
04/07	99,286.25	04/08	87,286.25	04/09	86,142.50	04/11	89,092.50
04/14	87,492.50	04/15	87,081.83	04/16	87,549.02	04/17	92,646.94
04/18	92,556.94	04/21	90,713.61	04/22	84,513.61	04/23	78,199.07
04/24	78,433.80	04/28	77,725.30	04/29	77,525.30	04/30	80,542.80

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

072-2841

0021782

182600135
UNITED CORPORATION

97097121230
00000002180

200 COMM DT TRIP
DELIVERY
TAX

34.65
9.41
.00

© HARLAND 561EKO

HARLAND

VICB VIRGIN ISLANDS COMMUNITY BANK

TOTAL 44.06

⑆021606713⑆ ⑆18200600135⑆

⑆0000004406⑆

CHECKING ACCOUNT CHARGE BACK

Date APRIL 21, 1997

REASON CODE: <input checked="" type="checkbox"/> 11 - NSF <input type="checkbox"/> 22 - Account Closed <input type="checkbox"/> 33 - No Account <input type="checkbox"/> 44 - Stop Payment <input type="checkbox"/> 55 - Other _____	Account Number <u>182-600135</u> TC <u>11</u> CHECK#3690 BY SUBBUSTERS, INC. DBA SUBWAY AMT.-----\$781.25 AMOUNT <u>\$781.25</u> FEES <u>4.00</u> TOTAL <u>\$785.25</u>
UNITED CORPORATION TENANT ACCT. P.O. BOX 763 C' STED, V.I. 00821	

FOR REORDER CALL: 1-800-925-8069

⑆502600671⑆

⑆182600135⑆

⑆⑆0000078525⑆

072-2842

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/1 19 97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. P. BATES	1600	00
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$1600	00
PLEASE RE-ENTER TOTAL HERE	\$1600.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



TOTAL ITEMS 1

\$ 1600.00

New Pizza Cafe
with 13 checks 248
At MARTIN



TOTAL ITEMS 1

\$ 1600.00

072-2843

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/1 19 97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. NEW PIZZA CAFE	1000	00
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$1000	00
PLEASE RE-ENTER TOTAL HERE	\$1000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



TOTAL ITEMS 1

\$ 5251.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-1

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1. JINA YAGINA	52	00
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	\$52	00
PLEASE RE-ENTER TOTAL HERE	\$52.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



TOTAL ITEMS 1

\$ 5251.00

JINA YAGINA
NO. 5144
Beauty Shop
(PART PAYMENT)

TOTAL ITEMS 1

\$ 5251.00

United States of America
0021784

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-4 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	781.25	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	781.25	
PLEASE REENTER TOTAL HERE	781.25	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/2 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	1500.00	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	1500.00	
PLEASE REENTER TOTAL HERE	1500.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-22 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	475.00	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
TOTAL FROM ATTACHED LIST	475.00	
PLEASE REENTER TOTAL HERE	475.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

WARRIOR Hill
Hill Electronics
Security Deposit
Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

New Tenant
Planned & Produced by
Def's Production
0021785

TOTAL ITEMS \$ 781.25

072-2844

Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS \$ 1500.00

WARRIOR Hill
Hill Electronics
Security Deposit
Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS \$ 475.00

W.I. COMMUNITY BANK COMMUNITY BANK CORP. CHRISTIANSTED APR 2 1997 CASHED

W.I. COMMUNITY BANK COMMUNITY BANK CORP. CHRISTIANSTED APR 2 1997 CASHED

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/08 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
4.2.10.4 NON-S.I.K. 950.00		
2		
3		
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TOTAL FROM ATTACHED LIST		\$950.00
PLEASE RE-ENTER TOTAL HERE		\$950.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2845

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/08 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
UNIV. OF PITTSBURGH 1250.00		
2		
3		
4		
5		
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23		
TOTAL FROM ATTACHED LIST		\$1250.00
PLEASE RE-ENTER TOTAL HERE		\$1250.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/04 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
ISLAND FINANCE 2,187		
2		
3		
4		
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23		
TOTAL FROM ATTACHED LIST		\$2,187
PLEASE RE-ENTER TOTAL HERE		\$2,187

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.



Hamed v. Mohamed & Yusuf - Def's Production

TOTAL ITEMS

7

\$

950.00

Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

1250.00

Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

2187.00

V.I. COMMUNITY BANK CHRISTIANSTEDT
APR 4 1997
CASH

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/11 19 97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	31	00
2		
3		
4		
5		
6		
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12		
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TOTAL FROM ATTACHED LIST	31	00
PLEASE RE-ENTER TOTAL HERE	31	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2846

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/09/1 19 97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	78	25
2		
3		
4		
5		
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12		
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TOTAL FROM ATTACHED LIST	78	25
PLEASE RE-ENTER TOTAL HERE	78	25

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-09- 19 97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	67	00
2		
3		
4		
5		
6		
7		
8		
9		
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11		
12		
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TOTAL FROM ATTACHED LIST	67	00
PLEASE RE-ENTER TOTAL HERE	67	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christianssted, St. John, U.S.V.I.

VICB

TOTAL ITEMS

7

\$

31.00

Hamed v. United & Yusuf - Def's Production

Case No. 97-135

LD

Virgin Islands Community Bank
Christianssted, St. John, U.S.V.I.

VICB

TOTAL ITEMS

7

\$

78.25

Virgin Islands Community Bank
Christianssted Branch
St. John, U.S.V.I.

VICB

TOTAL ITEMS

7

\$

67.00

182 600 135

LD

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-16-1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
<i>J.M. SAND. 781.25</i>		
2		
3		
4		
5		
6		
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22		
23		
TOTAL FROM ATTACHED LIST	<i># 781.25</i>	
PLEASE RE-ENTER TOTAL HERE		<i># 781.25</i>

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2847

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/15 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
<i>SANDRA JOHNSON 700.00</i>		
2		
3		
4		
5		
6		
7		
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TOTAL FROM ATTACHED LIST	<i># 700.00</i>	
PLEASE RE-ENTER TOTAL HERE		<i># 700.00</i>

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-12-1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
<i>BRIN LOWA-CHE 400.00</i>		
2		
3		
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TOTAL FROM ATTACHED LIST	<i># 400.00</i>	
PLEASE RE-ENTER TOTAL HERE		<i># 400.00</i>

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered in the Virgin Islands
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

781.25

Virgin Islands Community Bank
Chartered in the Virgin Islands
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

700.00

Virgin Islands Community Bank
Chartered in the Virgin Islands
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

400.00

Handed v. United & Yusuf - Def's Production

18 00 500 13 51

18 200 500 13 51

*cc Cream Shop
copy No. 2*

18 200 500 13 51

40

874

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-17-1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	AR. F. ALONSO	1250.00
2		
3		
4		
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TOTAL FROM ATTACHED LIST	\$1250.00	
PLEASE RE-ENTER TOTAL HERE	\$1250.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/17 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	M.J. MENS WEAR	1166.67
2		
3		
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TOTAL FROM ATTACHED LIST	\$1166.67	
PLEASE RE-ENTER TOTAL HERE	\$1166.67	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/17 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	M.J. MENS WEAR	1000.00
2		
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TOTAL FROM ATTACHED LIST	\$1000.00	
PLEASE RE-ENTER TOTAL HERE	\$1000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

No. 5. W. Union
 10 CAR # 8726
 Virgin Islands Community Bank
 Christiansted Branch
 St. Croix, U.S.V.I.

TOTAL ITEMS / \$ 1500.00
 18200600135
 40

ARLAND 1993

Virgin Islands Community Bank
 Christiansted Branch
 St. Croix, U.S.V.I.

Hamed v. United & Nestlé 1 Refrig Production
 0021789

TOTAL ITEMS / \$ 1250.00

ARLAND 1993

Virgin Islands Community Bank
 Christiansted Branch
 St. Croix, U.S.V.I.

TOTAL ITEMS / \$ 1166.67
 18200600135
 40

072-2848

ARLAND 1993

Virgin Islands Community Bank
 Christiansted Branch
 St. Croix, U.S.V.I.

TOTAL ITEMS / \$ 1000.00
 18200600135
 40

HARLAND 1993

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/17 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
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TOTAL FROM ATTACHED LIST	\$ 800.00	
PLEASE RE-ENTER TOTAL HERE	\$ 800.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2849

15 W. Union
St. Croix #8248
Virgin Islands Community Bank
St. Croix, U.S.V.I.



Hamed v. United & Yusuf - Def's Production

TOTAL ITEMS

\$ 800.00

0021790

HARLAND 1993

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-17-1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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23		
TOTAL FROM ATTACHED LIST	\$ 781.25	
PLEASE RE-ENTER TOTAL HERE	\$ 781.25	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
St. Croix, U.S.V.I.



TOTAL ITEMS

\$ 781.25

V.I. COMMUNITY BANK, CORP. CHRISTIANSTED APR 17 1997 CASHED

182 500 135 40

HARLAND 1993

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/17 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
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TOTAL FROM ATTACHED LIST	\$ 100.00	
PLEASE RE-ENTER TOTAL HERE	\$ 100.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE / ANY APPLICABLE COLLECTION AGREEMENT.

YATES & PATEMAN
300 No. 9 CRUZ
4/15/97
Virgin Islands Community Bank
St. Croix, U.S.V.I.



TOTAL ITEMS

\$ 100.00

V.I. COMMUNITY BANK, CORP. CHRISTIANSTED APR 17 1997 CASHED

182 500 135 40

FEBRUARY 1988

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/30 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	J.P. SALES	260000
3		
4		
5		
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TOTAL FROM ATTACHED LIST		260000
PLEASE RE-ENTER TOTAL HERE		2600.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

2600.00

1820000035

40

Hamed v. United & Yusuf - Def's Production

0021791

072-2850

FEBRUARY 1988

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/24 1997

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2	J.P.S., INC.	278.79
3		
4		
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TOTAL FROM ATTACHED LIST		278.79
PLEASE RE-ENTER TOTAL HERE		278.79

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.



TOTAL ITEMS

1

\$

278.79

1820000035

40

P.R.S., INC.
BY BRONNE Cam.
4 MARCH 1997.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/30 1997
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
2		
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TOTAL FROM ATTACHED LIST		

PLEASE RE-ENTER TOTAL HERE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

*D. URBINA
BEAUTY HAIR
34*

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.

18 200 135

40

TOTAL ITEMS

\$ 420.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4/28 1997
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		

PLEASE RE-ENTER TOTAL HERE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

*INA URBINA
BEAUTY HAIR
34*

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.

18 200 135

40

TOTAL ITEMS

\$ 100.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 4-28-1997
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1		
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TOTAL FROM ATTACHED LIST		

PLEASE RE-ENTER TOTAL HERE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Branch
St. John, U.S.V.I.

Hamed v. United & Yusuf - Def's Production

TOTAL ITEMS

\$ 780.00

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

		<u>May 1997</u>
Balance per Bank	31-May-97	102,000.30
Deposits in Transit	31-May-97	0.00
Outstanding Checks	31-May-97	(3,310.57)
Other		0.00
Adjusted Bank Balance	31-May-97	<u>98,689.73</u>
Balance per Books	30-Apr-97	78,264.59
Deposits - Tenants	31-May-97	28,249.17
Deposits - Telephone	31-May-97	269.41
Disbursements	31-May-97	(8,085.94)
Accounts Receivable		0.00
Bank Charges		(7.50)
Nsf Check Charges		0.00
Adjusted Book Balance	31-May-97	<u>98,689.73</u>
	Delta:	(0.00)

Date	May 1997 Deposits	Lessor
01-May-97	1,500.00 *	USW Union
02-May-97	475.00 *	Mutual of Omaha
02-May-97	437.50 *	Bee's Recors Shop
06-May-97	300.00 *	Kirbco Radio
07-May-97	2,187.50 *	Island Finance
07-May-97	1,250.00 *	Univ. of Pitt.
09-May-97	700.00 *	Ice Cream
13-May-97	950.00 *	VI Union
14-May-97	400.00 *	Dr. Low-A-Chee
14-May-97	675.00 *	Cyto Lab
14-May-97	1,562.50 *	Plaza Florest
15-May-97	1,166.67 *	MI Mens Wear
15-May-97	781.25 *	Subway: Re-Deposit
16-May-97	1,000.00 *	USW Union
17-May-97	7,000.00 *	Best Furniture
17-May-97	200.00 *	Beauty Shop - Dina
17-May-97	625.00 *	Natty's
22-May-97	781.25 *	Perez
23-May-97	800.00 *	USW Union
23-May-97	1,250.00 *	Alanso
28-May-97	782.50 *	Kay Travels
28-May-97	2,925.00 *	Plaza Laundry
30-May-97	500.00 *	Beauty Shop - Dina
Deposits	28,249.17	
23-May-97	269.41 *	Pay Phones

			May 1997	
Check #	G/L Acct. #	Disbursements		
774	O/S	415.00	Joseph Greenway - 08/02/96	
999		200.00	* Robert Rivera	
1000		1,900.00	* Rudy Caines	
1001		305.00	* Larry Motta	
1002		100.00	* General Purpose	
1003		499.49	* WAPA	
1004		200.00	* Robert Rivera	
1005		14.06	* WAPA	
1006		95.00	* Bryant, White	
1007		300.00	* Larry Motta	
1008	O/S	100.00	General Purpose	
1009		176.82	* Bryant, White	
1010	O/S	669.21	American Express	
1011		100.00	* M&M Construction	
1012		200.00	* Robert Rivera	
1013		210.00	* Bryant, White	
1014		300.00	* Larry Motta	
1015		90.00	* Ocean Systems	
1016		200.00	* Robert Rivera	
1017	O/S	151.64	Telephone - TresCom	
1018	O/S	40.50	Vitelco	
1019		300.00	* Larry Motta	
1020	O/S	999.22	VIBIR - Gross Receipts	
1021	O/S	200.00	Robert Rivera	
1022	O/S	435.00	Bryant, White	
1023	O/S	300.00	Larry Motta	
		8,085.94		



VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

05/31/97

018260013

ACCOUNT NO.

CYCLE-03

UNITED CORP
TENANT ACCOUNT
PO BOX 743
CHRISTIANSTED VI 00821

23

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 04/30/97 80,542.00
PLUS 24 DEPOSITS AND OTHER CREDITS 29,518.58
LESS 23 CHECKS AND OTHER DEBITS 7,053.58
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 05/31/97 102,000.00
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
993	05/12	100.00	1005	05/19	14.06
995*	05/02	174.96	1006	05/16	95.00
993*	05/02	90.00	1007	05/14	300.00
995*	05/02	92.00	1009*	05/16	176.92
996	05/15	170.00	1011*	05/22	100.00
998*	05/06	1,230.25	1012	05/20	200.00
999	05/06	200.00	1013	05/20	210.00
1000	05/09	1,900.00	1014	05/21	300.00
1001	05/07	305.00	1015	05/20	90.00
1002	05/12	100.00	1016	05/28	200.00
1003	05/07	499.49	1019*	05/28	300.00
1004	05/13	200.00			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
05/01	DEPOSIT		1,500.00
05/02	DEPOSIT		437.50
05/02	DEPOSIT		475.00
05/06	DEPOSIT		300.00
05/07	DEPOSIT		1,250.00
05/07	DEPOSIT		2,187.50
05/09	DEPOSIT		700.00
05/14	DEPOSIT		400.00
05/14	DEPOSIT		675.00
05/14	DEPOSIT		950.00
05/14	DEPOSIT		1,562.50
05/15	DEPOSIT		781.25
05/15	DEPOSIT		1,166.67
05/16	DEPOSIT		1,000.00
05/19	DEPOSIT		200.00
05/19	DEPOSIT		625.00
05/19	DEPOSIT		7,000.00
05/22	DEPOSIT		781.25
05/23	DEPOSIT		269.41
05/23	DEPOSIT		800.00
05/23	DEPOSIT		1,250.00
05/28	DEPOSIT		782.50
05/28	DEPOSIT		2,925.00
05/30	DEPOSIT		500.00
05/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/30	80,542.00	05/01	82,042.00	05/02	82,592.34	05/06	81,462.09
05/07	84,075.10	05/09	82,195.10	05/09	82,895.10	05/12	82,695.10
05/13	82,495.10	05/14	85,782.60	05/15	87,560.52	05/16	88,288.70

NOTE: PLEASE REVERSE SIDE FOR IMPORTANT INFORMATION

072-2824

0021765

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

05/31/97

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

018260013

ACCOUNT NO.

CYCLE-03

23

*** BALANCE BY DATE ***

05/19	96,079.64	05/20	95,689.64	05/21	95,389.64	05/22	96,070.89
05/23	98,390.30	05/28	101,597.30	05/30	102,007.30	05/31	102,000.30

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

072-2825

0021766

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

		<u>July 1997</u>
Balance per Bank	31-Jul-97	149,319.19 *
Deposits in Transit	31-Jul-97	0.00
Outstanding Checks	31-Jul-97	(2,075.23)
Other		0.00
Adjusted Bank Balance	31-Jul-97	<u>147,243.96</u>
Balance per Books	30-Jun-97	115,982.44 *
Deposits - Tenants	31-Jul-97	45,164.17
Deposits - Telephone	31-Jul-97	280.68
Disbursements	31-Jul-97	(13,956.83)
Accounts Receivable		0.00
Returned Check		(215.00)
Bank Charges		(7.50)
NSF Check Charges		(4.00)
Adjusted Book Balance	31-Jul-97	<u>147,243.96</u>
	Delta:	0.00

Date	July 1997 Deposits	Lessor
01-Jul-97	21,400.00	* Subway Sandwich
07-Jul-97	781.25	* A.P. Guerra
07-Jul-97	400.00	* Ice Cream
07-Jul-97	2,187.50	* Island Finance
07-Jul-97	1,000.00	* J.P. Sales
07-Jul-97	475.00	* Mutual of Omaha
07-Jul-97	1,500.00	* USW Union
07-Jul-97	950.00	* VIW Union
08-Jul-97	125.00	* Beauty Shop - Dina Urbina
08-Jul-97	1,600.00	* J.P. Sales
10-Jul-97	400.00	* Dr. Low-A-Chee
11-Jul-97	1,050.00	* Desha Marie Store (New)
14-Jul-97	1,000.00	* J.P. Sales
15-Jul-97	1,166.67	* MI Mens Wear
15-Jul-97	1,000.00	* USW Union
16-Jul-97	300.00	* Shannons Boutique
16-Jul-97	800.00	* VI Union
17-Jul-97	1,250.00	* Alanso
17-Jul-97	650.00	* Gill Electronics (New)
21-Jul-97	1,250.00	* Univ. of Pitt.
22-Jul-97	600.00	* C.P. Maynard (New)
23-Jul-97	781.25	* Elmo Perez
23-Jul-97	215.00	* Gill Electronics (New)
28-Jul-97	3,000.00	* Plaza Laundry
29-Jul-97	500.00	* Beauty Shop - Dina Urbina
29-Jul-97	782.50	* Kay Travels
Deposits	45,164.17	
22-Jul-97	280.68	* Pay Phones

July 1997				
Check #	G/L Acct. #	Disbursements		
774	O/S	415.00	Joseph Greenway - 08/02/96	
1008	O/S	100.00	General Purpose	
1049	O/S	200.00	Robert Rivera	
1050		300.00	* Larry Motta	
1051		1,900.00	* Rudy Caines	
1052		550.24	* WAPA	
1053		200.00	* Robert Rivera	
1054		326.20	* Shur Power	
1055		305.00	* Larry Motta	
1056		14.06	* WAPA	
1057		1,016.31	* Bryant, White	
1058		Void	* Void	
1059		3,924.45	* American Express	
1060		150.00	* Bryant, White	
1061		200.00	* Robert Rivera	
1062		320.00	* Larry Motta	
1063		1,728.74	* Bryant, White	
1064		40.00	* Vitelco	
1065	O/S	266.07	Trescom	
1066		149.79	* STX Gas	
1067		Void	* Void	
1068		Void	* Void	
1069		90.00	* Ocean Systems	
1070		200.00	* Robert Rivera	
1071		300.00	* Larry Motta	
1072		681.81	* Bryant, White	
1073	O/S	1,094.16	Gross Receipts Tax - June 1997	

13,956.83

VIRGIN ISLANDS COMMUNITY BANK



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(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

07/31/97

UNITED CORP
TENANT ACCOUNT
PO BOX 743
CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 06/30/97 119,599.93
PLUS 27 DEPOSITS AND OTHER CREDITS 45,444.85
LESS 28 CHECKS AND OTHER DEBITS 14,718.09
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 07/31/97 149,319.19
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1040	07/01	50.00	1056	07/14	14.06
1041	07/07	111.90	1057	07/15	1,016.31
1042	07/01	90.00	1059*	07/24	3,924.45
1043	07/01	200.00	1060	07/15	150.00
1044	07/09	302.60	1061	07/31	200.00
1045	07/10	159.32	1062	07/22	320.00
1046	07/07	90.00	1063	07/24	1,728.74
1048*	07/11	1,098.67	1064	07/22	40.00
1050*	07/09	300.00	1066*	07/29	149.79
1051	07/15	1,900.00	1069*	07/30	90.00
1052	07/09	550.24	1070	07/29	200.00
1053	07/15	200.00	1071	07/31	300.00
1054	07/23	326.20	1072	07/30	681.81
1055	07/14	305.00			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
07/01	DEPOSIT		21,400.00
07/07	DEPOSIT		400.00
07/07	DEPOSIT		475.00
07/07	DEPOSIT		781.25
07/07	DEPOSIT		950.00
07/07	DEPOSIT		1,000.00
07/07	DEPOSIT		1,500.00
07/07	DEPOSIT		1,600.00
07/07	DEPOSIT		2,187.50
07/08	DEPOSIT		125.00
07/10	DEPOSIT		400.00
07/11	DEPOSIT		1,050.00
07/14	DEPOSIT		1,000.00
07/15	DEPOSIT		1,000.00
07/15	DEPOSIT		1,166.67
07/16	DEPOSIT		300.00
07/16	DEPOSIT		800.00
07/17	DEPOSIT		650.00
07/17	DEPOSIT		1,250.00
07/21	DEPOSIT		1,250.00
07/21		219.00	
07/22	DEPOSIT		280.68
07/22	DEPOSIT		600.00
07/23	DEPOSIT		215.00
07/23	DEPOSIT		781.25
07/23	DEPOSIT		3,000.00
07/29	DEPOSIT		500.00
07/29	DEPOSIT		782.50

- Telephone

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

072-2808

0021749

**VERGIN ISLANDS
COMMUNITY BANK**



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St.
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

07/31/97

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

27

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
07/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

06/30	118,599.93	07/01	139,659.93	07/07	148,351.78	07/08	148,476.78
07/09	147,323.94	07/10	147,564.62	07/11	147,515.95	07/14	148,196.89
07/15	147,097.25	07/16	148,197.25	07/17	150,097.25	07/21	151,128.25
07/22	151,648.93	07/23	152,318.93	07/24	146,665.79	07/28	149,665.79
07/29	150,598.50	07/30	149,826.69	07/31	149,319.19		

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Virgin Islands Community Bank
 Account #182-600135
 Tenant Account

G/L #1058

September 1997

Balance per Bank	30-Sep-97	168,080.37 *
Deposits in Transit	30-Sep-97	0.00
Outstanding Checks	30-Sep-97	(7,221.02)
Other		0.00
Adjusted Bank Balance	30-Sep-97	<u>160,859.35</u>
Balance per Books	31-Aug-97	166,389.97 *
Deposits - Tenants	30-Sep-97	18,542.17
Deposits - Telephone	30-Sep-97	271.04
Disbursements	30-Sep-97	(24,292.33)
Accounts Receivable		0.00
Returned Check		0.00
Bank Charges		(7.50)
Checks Ordered		(44.00)
Adjusted Book Balance	30-Sep-97	<u>160,859.35</u>
Delta:		0.00

Date	September 1997 Deposits	Lessor
03-Sep-97	782.50	* Kay Travels
03-Sep-97	475.00	* Mutual of Omaha
03-Sep-97	149.25	* Natty's Cafeteria
03-Sep-97	325.00	* Beauty Shop - Dina Urbina
03-Sep-97	2,700.00	* Plaza Laundry
05-Sep-97	1,500.00	* USW Union
05-Sep-97	2,187.50	* Island Finance
09-Sep-97	400.00	* Dr. Low-A-Chee
09-Sep-97	1,250.00	* Univ. of Pitt.
11-Sep-97	781.25	* Elmo Perez - 47th St.
11-Sep-97	950.00	* VIW Union
12-Sep-97	100.00	* Natty's Cafeteria
15-Sep-97	1,166.67	* MI Mens Wear
15-Sep-97	1,050.00	* Desha Marie (New)
16-Sep-97	1,000.00	* USW Union
17-Sep-97	1,250.00	* Alanso
23-Sep-97	1,000.00	* Bee's Record Shop
23-Sep-97	550.00	* Seamstress
26-Sep-97	300.00	* Natty's Cafeteria
26-Sep-97	325.00	* Gill Electronics (New)
29-Sep-97	300.00	* Plaza Florist
Deposits	18,542.17	
21-Aug-97	271.04	* Pay Phones

Check #	G/L Acct. #	September 1997 Disbursements	
774	O/S	415.00	Joseph Greenway - 08/02/96
1099		2,300.00	* Rudy Caines Cleaning
1100		361.72	* WAPA
1101		5,514.89	* American Express
1102		1,806.57	* Gross Receipts - July 1997
1103		242.27	* Glidden Paint
1104		565.00	* Plumber - Robert Davis
1105		200.00	* Roberto Rivera
1106		900.12	* WAPA
1107		300.00	* Larry Motta
1108		200.00	* Roberto Rivera
1109		300.00	* Larry Motta
1110		12.95	* WAPA
1111		1,200.00	* Benjamin's Electric
1112		216.67	* Glass Shop
1113		Void	* Void
1114		48.15	* Visa Services
1115		210.00	* Roberto Rivera
1116		Void	* Void
1118		110.00	* Glass Shop
1119		325.00	* Larry Motta
1120		275.00	* Welder - Lancing Charles
1121		91.15	* Caribe do-it center
1123		1,200.00	* Sonny's Refridgeration
1124		210.00	* Roberto Rivera
1125		30.00	* Carpenter
1126		325.00	* Larry Motta
1127		37.36	* Vitelco
1129		504.46	* WAPA
1117	O/S	4,156.75	American Express
1122	O/S	300.00	Backhoe Rental
1128	O/S	966.42	WAPA
1130	O/S	1,088.42	Gross Receipts - Aug. 1997
1131	O/S	294.43	Telephone

24,292.33

COMMUNITY BANK



"We Are Community"

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Grand St.
 Christiansted
 St. Croix, USVI 00840
 (809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

09/30/97

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
 TENANT ACCDUNT
 PO BOX 763
 CHRISTIANSTED VI 00821

31

*** CHECKING *** BUSINESS CHECKING
 ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
 PREVIOUS STATEMENT BALANCE AS OF 08/31/97 167,456.17
 PLUS 22 DEPOSITS AND OTHER CREDITS 18,813.21
 LESS 31 CHECKS AND OTHER DEBITS 18,181.51
 LESS CYCLE SERVICE CHARGE 7.50
 CURRENT STATEMENT BALANCE AS OF 09/30/97 168,080.37
 NUMBER OF DAYS IN THIS STATEMENT PERIOD 30

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
DEPOSIT SLIP	09/25	44.00	1110	09/15	12.95
1095*	09/03	61.20	1111	09/19	1,200.00
1096	09/04	90.00	1112	09/26	216.67
1097	09/03	200.00	1114*	09/24	48.15
1098	09/04	300.00	1115	09/23	210.00
1099	09/04	2,300.00	1118*	09/26	110.00
1100	09/02	361.72	1119	09/23	325.00
1101	09/10	5,514.89	1120	09/26	275.00
1102	09/05	1,806.57	1121	09/26	91.15
1103	09/08	242.27	1123*	09/26	1,200.00
1104	09/08	565.00	1124	09/30	210.00
1105	09/09	200.00	1125	09/30	30.00
1106	09/10	900.12	1126	09/30	325.00
1107	09/10	300.00	1127	09/29	37.36
1108	09/16	200.00	1129*	09/29	504.46
1109	09/17	300.00			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
09/03	DEPOSIT		149.25
09/03	DEPOSIT		325.00
09/03	DEPOSIT		475.00
09/03	DEPOSIT		782.50
09/03	DEPOSIT		2,700.00
09/05	DEPOSIT		1,500.00
09/05	DEPOSIT		2,187.50
09/09	DEPOSIT		400.00
09/09	DEPOSIT		1,250.00
09/11	DEPOSIT		781.25
09/11	DEPOSIT		950.00
09/12	DEPOSIT		100.00
09/15	DEPOSIT		1,050.00
09/15	DEPOSIT		1,166.67
09/16	DEPOSIT		1,000.00
09/17	DEPOSIT		1,250.00
09/23	DEPOSIT		550.00
09/23	DEPOSIT		1,000.00
09/26	DEPOSIT		271.04
09/26	DEPOSIT		300.00
09/26	DEPOSIT		325.00
09/29	DEPOSIT		300.00
09/30	CYCLE SERVICE CHARGE	7.50	

072-2794

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

VERGEN ISLANDS
COMMUNITY BANK



"We Are Community"

12-13 Kings St.
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 St. Croix, USVI 00821-0460
 (809) 773-0440

St. John
 St. John, USVI 00801
 (809) 772-0291

MEMBER FDIC

STATEMENT DATE

09/30/97

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
 TENANT ACCOUNT
 PO BOX 763
 CHRISTIANSTED VI 00821

31

*** BALANCE BY DATE ***

08/31	167,456.17	09/02	167,094.45	09/03	171,265.00	09/04	169,575.00
09/05	170,455.93	09/08	169,648.66	09/09	171,098.66	09/10	164,383.65
09/11	166,114.90	09/12	166,214.90	09/15	168,418.62	09/16	169,218.62
09/17	170,168.62	09/19	168,968.62	09/23	169,983.62	09/24	169,935.47
09/25	169,891.47	09/26	168,894.69	09/29	168,652.87	09/30	168,080.37

072-2795

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0021735

**Virgin Islands Community Bank
Tenant Account #182-600135**

		<u>October-97</u>	
Balance per Bank	31-Oct-97	108,789.93	
Deposits in Transit	31-Oct-97	0.00	
Outstanding Checks	31-Oct-97	(951.69)	
Other	31-Oct-97	0.00	
Adjusted Bank Balance		<u>107,838.24</u>	
Balance per Books	30-Sep-97	160,859.35	
Tenant Deposits	31-Oct-97	16,350.42 *	
Telephone Deposits	31-Oct-97	265.76 *	
Disbursements	31-Oct-97	(69,715.79)	
Returned Checks	31-Oct-97	(325.00)	
Bank Charges	31-Oct-97	(11.50)	
Void Ck #774	8/2/96	415.00	J. Greenway
Adjusted Book Balance		<u>107,838.24</u>	
	Delta:	(0.00)	

Virgin Islands Community Bank
Tenant Account #182-600135

October-97

Deposits

10/1/97	50.00	* CP Maynard
10/1/97	325.00	* Gills Electronics
10/1/97	325.00	* Urbina - Hair
10/1/97	475.00	* M. of Omaha
10/1/97	782.50	* Kay Travels
10/1/97	1,500.00	* USW Union
10/3/97	2,187.50	* Is. Finance
10/7/97	950.00	* VIW Union
10/7/97	1,250.00	* Univ. Pittsburg
10/7/97	2,900.00	* Plaza Laundry
10/15/97	1,166.67	* MI Mens Wear
10/15/97	1,250.00	* Dr. Alanso
10/15/97	1,000.00	* USW Union
10/15/97	325.00	* Gills Electronics
10/23/97	781.25	* Perez
10/23/97	300.00	* Urbina - Hair
10/29/97	782.50	* Kay Travels
TOTAL:	<u>16,350.42</u>	

Disbursements

1132	10/2/97	413.00	* M&R - Plaza
1133	10/3/97	210.00	* R. Rivera
1134	10/4/97	350.72	* L. Motta
1135	10/4/97	1,900.00	* Rudy Caines
1136	10/6/97	12.95	* WAPA
1137	10/6/97	4,401.11	* Scotiabank
1138	10/6/97	342.44	* 1995 Property Tax
1139	10/6/97	52,961.59	* 1995 Property Tax
1140	10/6/97	0.00	* Void
1141	10/7/97	120.00	* M&R - Plaza
1142	10/10/97	210.00	* R. Rivera
1143	10/11/97	349.00	* L. Motta
1144	10/11/97	90.00	* Ocean Systems
1145	10/16/97	781.55	* Amex - Yusuf
1146	10/16/97	3,341.93	* 1995 Property Tax
1147	10/17/97	880.90	* Plumber
1148	10/17/97	161.00	* Plumber
1149	10/17/97	145.62	* Plumber

Virgin Islands Community Bank
Tenant Account #182-600135

October-97

	1150	10/17/97	210.00	* R. Rivera
	1151	10/18/97	325.00	* L. Motta
	1152	10/23/97	87.00	* M&R - Plaza
	1153	10/24/97	210.00	* R. Rivera
	1154	10/25/97	325.00	* L. Motta
	1155	10/27/97	40.00	* Vitelco
	1156	10/27/97	895.29	* WAPA
O/S	1157	10/30/97	741.69	Gross Receipts Tax 0997
O/S	1158	10/31/97	210.00	R. Rivera



TOTAL: 69,715.79

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

10/31/97

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

29

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 09/30/97	.....		168,080.37
PLUS 18 DEPOSITS AND OTHER CREDITS	.....		16,616.18
LESS 30 CHECKS AND OTHER DEBITS	.....		75,899.12
LESS CYCLE SERVICE CHARGE	.....		7.50
CURRENT STATEMENT BALANCE AS OF 10/31/97	.....		108,789.93
NUMBER OF DAYS IN THIS STATEMENT PERIOD	31		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1117	10/14	4,156.75	1143	10/16	349.00
1122*	10/06	300.00	1144	10/20	90.00
1128*	10/01	966.42	1145	10/23	781.55
1130*	10/06	1,088.42	1146	10/28	3,341.93
1131	10/14	294.43	1147	10/22	880.90
1132	10/07	413.00	1148	10/22	161.00
1133	10/07	210.00	1149	10/21	145.62
1134	10/07	350.72	1150	10/21	210.00
1135	10/07	1,900.00	1151	10/21	325.00
1136	10/06	12.95	1152	10/24	87.00
1137	10/10	4,401.11	1153	10/28	210.00
1138	10/17	342.44	1154	10/30	325.00
1139	10/15	52,961.59	1155	10/27	40.00
1141*	10/10	120.00	1156	10/27	895.29
1142	10/16	210.00			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
10/01	DEPOSIT		50.00
10/01	DEPOSIT		325.00
10/01	DEPOSIT		325.00
10/01	DEPOSIT		475.00
10/01	DEPOSIT		782.50
10/01	DEPOSIT		1,500.00
10/03	DEPOSIT		2,187.50
10/03		329.00	
10/07	DEPOSIT		950.00
10/07	DEPOSIT		1,250.00
10/07	DEPOSIT		2,900.00
10/15	DEPOSIT		325.00
10/15	DEPOSIT		1,000.00
10/15	DEPOSIT		1,166.67
10/15	DEPOSIT		1,250.00
10/23	DEPOSIT		300.00
10/23	DEPOSIT		781.25
10/29	DEPOSIT		265.76
10/29	DEPOSIT		782.50
10/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

09/30	168,080.37	10/01	170,571.45	10/03	172,429.95	10/06	171,028.58
10/07	173,254.36	10/10	168,733.75	10/14	164,282.57	10/15	115,062.65
10/16	114,503.65	10/17	114,161.21	10/20	114,071.21	10/21	113,390.59
10/22	112,340.69	10/23	112,648.39	10/24	112,561.39	10/27	111,626.10
10/28	108,074.17	10/29	109,122.43	10/30	108,797.43	10/31	108,789.93

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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072-2788

0021728

**Virgin Islands Community Bank
Tenant Account #182-600135**

		<u>November-97</u>
Balance per Bank	30-Nov-97	125,700.73
Deposits in Transit	30-Nov-97	0.00
Outstanding Checks	30-Nov-97	(1,028.11)
Other	30-Nov-97	0.00
Adjusted Bank Balance		<u>124,672.62</u>
Balance per Books	31-Oct-97	107,838.24
Tenant Deposits	30-Nov-97	24,551.42
Telephone Deposits	30-Nov-97	0.00
Disbursements	30-Nov-97	(7,709.54)
Returned Checks	30-Nov-97	0.00
Bank Charges	30-Nov-97	(7.50)
Void Ck #000		0.00
Adjusted Book Balance		<u>124,672.62</u>
	Delta:	(0.00)

Virgin Islands Community Bank
Tenant Account #182-600135

November-97

Deposits

11/3/97	431.00	* Gills Electronics
11/3/97	475.00	* M. of Omaha
11/3/97	1,500.00	* USW Union
11/3/97	2,187.50	* Is. Finance
11/3/97	7,000.00	* Best Furniture
11/5/97	325.00	* Urbina - Hair
11/10/97	781.25	* Perez
11/12/97	350.00	* Ice Cream
11/12/97	500.00	* Bees Recoeds
11/12/97	950.00	* VIW Union
11/12/97	1,000.00	* JP Sales
11/12/97	1,250.00	* Univ. Pittsburg
11/12/97	2,650.00	* Plaza Laundry
11/12/97	1,250.00	* Dr. Alanso
11/12/97	1,000.00	* USW Union
11/14/97	835.00	* American Beeper
11/14/97	1,166.67	* MI Mens Wear
11/17/97	300.00	* Urbina - Hair
11/19/97	600.00	* CP Maynard
TOTAL:	<u>24,551.42</u>	

Disbursements

1159	325.00	* L. Motta
1160	210.00	* R. Rivera
1161	325.00	* L. Motta
1162	1,900.00	* Rudy Caines
1163	175.00	* Clement Hewlett
1164	65.00	* Sonny's Refridg.
1165	90.00	* Ocean Systems
1166	511.39	* WAPA
1167	158.11	* TresCom
1168	135.00	* Clement Hewlett
1169	35.00	* Combined Service
1170	820.00	* Oscar Refridg.
1171	105.00	* Bug Busters
1172	110.00	* Atlantic Elev.
1173	210.00	* R. Rivera
1174	332.50	* L. Motta

Virgin Islands Community Bank
Tenant Account #182-600135

November-97

1176		40.00	* Vitelco
1177		210.00	* R. Rivera
1178		331.50	* L. Motta
1179		592.93	* WAPA
1175	O/S	243.91	TresCom
1180	O/S	249.20	Sonny's Refridg.
1181	O/S	210.00	R. Rivera
1182	O/S	325.00	L. Motta

TOTAL: 7,709.54



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

St. Croix, USVI 00841
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

11/30/97

018260013

ACCOUNT NO.

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

*** CHECKING *** BUSINESS CHECKING	TAX ID NUMBER	66-0391237
ACCOUNT NUMBER 0182600135		
PREVIOUS STATEMENT BALANCE AS OF 10/31/97		108,789.93
PLUS 19 DEPOSITS AND OTHER CREDITS		24,551.42
LESS 22 CHECKS AND OTHER DEBITS		7,633.12
LESS CYCLE SERVICE CHARGE		7.50
CURRENT STATEMENT BALANCE AS OF 11/30/97		125,700.73
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1157	11/05	741.69	1168	11/13	135.00
1158	11/04	210.00	1169	11/17	35.00
1159	11/19	325.00	1170	11/18	820.00
1160	11/14	210.00	1171	11/18	105.00
1161	11/14	325.00	1172	11/24	110.00
1162	11/14	1,900.00	1173	11/18	210.00
1163	11/13	175.00	1174	11/18	332.50
1164	11/14	65.00	1176*	11/24	40.00
1165	11/17	90.00	1177	11/25	210.00
1166	11/14	511.39	1178	11/24	331.50
1167	11/21	158.11	1179	11/24	592.93

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
11/03	DEPOSIT		431.00
11/03	DEPOSIT		475.00
11/03	DEPOSIT		1,500.00
11/03	DEPOSIT		2,187.50
11/03	DEPOSIT		7,000.00
11/05	DEPOSIT		325.00
11/10	DEPOSIT		781.25
11/12	DEPOSIT		350.00
11/12	DEPOSIT		500.00
11/12	DEPOSIT		950.00
11/12	DEPOSIT		1,000.00
11/12	DEPOSIT		1,250.00
11/12	DEPOSIT		2,650.00
11/14	DEPOSIT		835.00
11/14	DEPOSIT		1,166.67
11/17	DEPOSIT		300.00
11/17	DEPOSIT		1,000.00
11/18	DEPOSIT		1,250.00
11/19	DEPOSIT		600.00
11/30	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

10/31	108,789.93	11/03	120,383.43	11/04	120,173.43	11/05	119,756.74
11/10	120,537.99	11/12	127,237.99	11/13	126,927.99	11/14	125,918.23
11/17	127,093.27	11/18	126,875.77	11/19	127,150.77	11/21	126,992.66
11/24	125,918.23	11/25	125,700.23	11/30	125,700.73		

NOTE: SEE REVERSE SIDE FOR MORE INFORMATION

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-03-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST.

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
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TOTAL FROM ATTACHED LIST	150000	
PLEASE RE-ENTER TOTAL HERE	150000	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-03-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST.

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	1718750	
PLEASE RE-ENTER TOTAL HERE	1718750	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-03-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST.

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
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TOTAL FROM ATTACHED LIST	700000	
PLEASE RE-ENTER TOTAL HERE	700000	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



Virgin Islands Community Bank
Christiansted Branch
St. John, U.S.V.I.



Financial Services Products
0021716

TOTAL ITEMS \$ 150000

TOTAL ITEMS \$ 1718750

TOTAL ITEMS \$ 700000

072-2777

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-03-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
1 S. W. R. I. P	47	00
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TOTAL FROM ATTACHED LIST	147	00
PLEASE RE-ENTER TOTAL HERE	147	00
TOTAL	147	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-03-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	370	00
COIN		
TOTAL CASH	371	00
CHECKS		
2 Hill Electronics	110	00
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TOTAL FROM ATTACHED LIST	443	00
PLEASE RE-ENTER TOTAL HERE	443	00
TOTAL	443	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11/05/97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
2 S. W. R. I. P	32	00
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TOTAL FROM ATTACHED LIST	32	00
PLEASE RE-ENTER TOTAL HERE	32	00
TOTAL	32	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

W. R. I. P
S. W. R. I. P
#34
#34
#34

Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.



TOTAL ITEMS

\$

475.00

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0023747

072-2778

E. KRIN A
#34
#34
#34

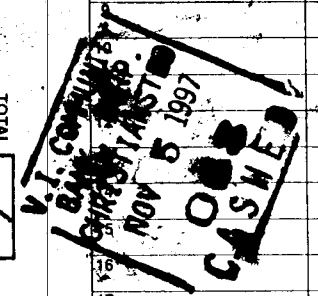
Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.



TOTAL ITEMS

\$

325.00



072-2778

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-17-97
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	500	
COIN		
TOTAL CASH	500	
CHECKS		
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TOTAL FROM ATTACHED LIST	1150	
PLEASE RE-ENTER TOTAL HERE		
TOTAL	4500	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEBS READERS
NO. 16
NO. 16

Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS 1
\$ 500.00

\$ 40

3700.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-97
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
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TOTAL FROM ATTACHED LIST	350.00	
PLEASE RE-ENTER TOTAL HERE		
TOTAL	4250.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

JOHNSON
THE DEAN SHOP
NO. 2

Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS 1
\$ 350.00

\$ 40

350.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-10-97
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	781.25	
PLEASE RE-ENTER TOTAL HERE		
TOTAL	781.25	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

TOTAL ITEMS 1
\$ 781.25

\$ 40

781.25

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0021718

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-77

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	9	00
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TOTAL FROM ATTACHED LIST	9	00
PLEASE RE-ENTER TOTAL HERE	9	00

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.



V.I. COMMUNITY BANK, CORP. CHRISTIANSTED, NOV 12 1977 CASHED 069

TOTAL ITEMS 7

\$

18200035

40

700.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2779

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-77

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	1,000	00
PLEASE RE-ENTER TOTAL HERE	1,000	00

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.



V.I. COMMUNITY BANK, CORP. CHRISTIANSTED, NOV 12 1977 CASHED 069

TOTAL ITEMS 1

\$

18200035

40

1000.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-77

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	1,250	00
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TOTAL FROM ATTACHED LIST	1,250	00
PLEASE RE-ENTER TOTAL HERE	1,250	00

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.



V.I. COMMUNITY BANK, CORP. CHRISTIANSTED, NOV 12 1977 CASHED 069

TOTAL ITEMS 1

\$

18200035

40

1250.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

0021719

Virgin Islands Community Bank Christiansted Branch St. Croix, U.S.V.I.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-12-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
PLAZA LAUNDRY	2650.00	
2		
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TOTAL FROM ATTACHED LIST	2650.00	
PLEASE RE-ENTER TOTAL HERE	2650.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2780

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11/14/97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
AME - DEPER	835.00	
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TOTAL FROM ATTACHED LIST	835.00	
PLEASE RE-ENTER TOTAL HERE	835.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-14-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		11
COIN		11
TOTAL CASH		11
CHECKS		11
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TOTAL FROM ATTACHED LIST	1166.67	
PLEASE RE-ENTER TOTAL HERE	1166.67	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.



Hained v. United & YBSP 1.5's Productor

0024720

\$ 2650.00

SAINT LEONARD'S Community Bank
Christiansted Branch
St. Croix, U.S.V.I.
New Account
Security Deposit
1820600135

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.



1820600135

40

1166.67

DEPOSIT TICKET
 UNITED CORPORATION
 TENANTS ACCOUNT

DATE 11-17-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
 ENDORSE & LIST CHECKS SEPARATELY OR
 ATTACH LIST

	DOLLARS	CENTS
CURRENCY	300	00
COIN		
TOTAL CASH	300	00
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TOTAL FROM ATTACHED LIST	300.00	
PLEASE RE-ENTER TOTAL HERE	300.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET
 UNITED CORPORATION
 TENANTS ACCOUNT

DATE 11-17-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
 ENDORSE & LIST CHECKS SEPARATELY OR
 ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
U.S. UNION 1,000.00		
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TOTAL FROM ATTACHED LIST	1,000.00	
PLEASE RE-ENTER TOTAL HERE	1,000.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET
 UNITED CORPORATION
 TENANTS ACCOUNT

DATE 11-18-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
 ENDORSE & LIST CHECKS SEPARATELY OR
 ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
A.J. ALONSO 1,350.00		
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TOTAL FROM ATTACHED LIST	1,350.00	
PLEASE RE-ENTER TOTAL HERE	1,350.00	

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

072-2781

Virgin Islands Community Bank
 Christiansted Branch
 St. John, U.S.V.I.
 11-17-97
 14. 6/10/97 34



TOTAL ITEMS

\$ 40

300.00

TOTAL ITEMS

\$ 40

1,000.00

TOTAL ITEMS

\$ 40

1,350.00

0024721

Virgin Islands Community Bank & Mercantile Data Production

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 11-18-97

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	275	00
COIN		
TOTAL CASH	275	00
CHECKS		
1	325	00
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TOTAL FROM ATTACHED LIST	600	00
PLEASE RE-ENTER TOTAL HERE	600	00



Virgin Islands Community Bank
Christiansburg Branch
St. John, U.S.V.I.

*C. MYNARD
95 LEANSTRESS
Box No. 18 A/B#6*

TOTAL ITEMS 1

\$

600.00

11 18 2000 13511

40

CHECKS AND OTHER ITEMS ARE RECEIVED
FOR DEPOSIT SUBJECT TO THE PROVISIONS
OF THE UNIFORM COMMERCIAL CODE AND
ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>January-98</u>
Balance per Bank	31-Jan-98	164,102.56
Deposits in Transit	31-Jan-98	0.00
Outstanding Checks	31-Jan-98	(1,826.42)
Other	31-Jan-98	0.00
Adjusted Bank Balance		<u>162,276.14</u>
Balance per Books	31-Dec-98	146,060.52
Tenant Deposits	31-Jan-98	26,654.10
Telephone Deposits	31-Jan-98	0.00
Disbursements	31-Jan-98	(10,076.98)
Returned Checks	31-Jan-98	(350.00)
Bank Charges	31-Jan-98	(11.50)
Bank Charges		0.00
Adjusted Book Balance		<u>162,276.14</u>
	Delta:	0.00

Virgin Islands Community Bank
Tenant Account #182-600135

January-98

Deposits

05-Jan-98	475.00	*
05-Jan-98	269.33	*
05-Jan-98	1,250.00	*
05-Jan-98	1,500.00	*
07-Jan-98	625.00	*
07-Jan-98	2,187.50	*
07-Jan-98	2,000.00	*
09-Jan-98	1,000.00	*
09-Jan-98	782.50	*
14-Jan-98	300.00	*
14-Jan-98	700.00	*
14-Jan-98	1,000.00	*
15-Jan-98	1,166.67	*
16-Jan-98	950.00	*
16-Jan-98	1,000.00	*
19-Jan-98	1,600.00	*
23-Jan-98	233.00	*
26-Jan-98	5,000.00	*
27-Jan-98	350.25	*
27-Jan-98	781.25	*
28-Jan-98	782.50	*
28-Jan-98	1,166.67	*
28-Jan-98	1,250.00	*
30-Jan-98	284.43	*
TOTAL:	<u>26,654.10</u>	

Disbursements

1201	966.22	* ????????
1202	210.00	* Roberto Rivera
1203	325.00	* Larry Motta
1204	475.20	* WAPA
1205	41.00	* Vitelco
1206	1,900.00	* Rudy Caines
1207	100.00	* Roberto Rivera
1208	325.00	* Larry Motta
1209	177.84	* STX Gas
1210	106.25	* Vitelco
1211	210.00	* Roberto Rivera

Virgin Islands Community Bank
Tenant Account #182-600135

January-98

1212	325.00	* Larry Motta
1213	210.00	* Roberto Rivera
1214	12.95	* WAPA
1215	331.00	* Larry Motta
1216	42.00	* Vitelco
1217	268.82	* TresCom
1218	210.00	* Roberto Rivera
1219	512.64	* WAPA
1220	325.00	* Larry Motta
1221	1,176.64	* WAPA
1222	90.00	Ocean Systems
1223	210.00	Roberto Rivera
1224	1,201.42	Gross Receipts 1297
1225	325.00	Larry Motta



TOTAL: 10,076.98

JAN. '98

1/5	475.00
1/5	269.33
1/5	1,250.00
1/5	1,500.00
1/7	625.00
1/7	2,187.50
1/7	2,000.00
1/9	1,000.00
1/9	782.50
1/14	3,000.00
1/14	7,000.00
1/14	1,000.00
1/15	11,666.67
1/16	950.00
1/16	1,000.00
1/19	1,600.00
1/23	233.00
1/26	5,000.00
1/27	350.25
1/27	781.25
1/27	782.50
1/28	11,666.67
1/28	1,250.00
1/28	2,844.3
1/30	

JAN. '98

1/2	Roberto Rivera	1202	210.00
1/3	Larry Motta	1203	325.00
1/5	WAPA	1204	475.20
1/5	V.I Telephone Comp.	1205	41.00
1/5	Rudy Carnes	1206	1900.00
1/5	Roberto Rivera	1207	100.00
1/5	Larry Motta	1208	325.00
1/7	St. Croix Gas Co.	1209	177.84
1/8	Vitelco	1210	106.25
1/9	Roberto Rivera	1211	210.00
1/10	Larry Motta	1212	325.00
1/16	Roberto Rivera	1213	210.00
1/17	WAPA	1214	12.95
1/17	Larry Motta	1215	331.00
1/17	Ocean System Lab.	1216	90.00
1/20	Vitelco	1217	42.00
1/20	Trescom Intl	1218	268.82
1/23	Roberto Rivera	1219	210.00
1/24	WAPA	1220	512.64
1/24	Larry Motta	1221	325.00
1/24	WAPA	1222	1176.64
1/30	Roberto Rivera	1223	210.00
1/31	UIBIR Gross Receipt	1224	1201.40
1/31	Larry Motta	1225	325.00

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
R.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

01/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

22

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 12/31/97			146,150.52
PLUS 24 DEPOSITS AND OTHER CREDITS			26,654.10
LESS 23 CHECKS AND OTHER DEBITS			8,694.56
LESS CYCLE SERVICE CHARGE			7.50
CURRENT STATEMENT BALANCE AS OF 01/31/98			164,102.56
NUMBER OF DAYS IN THIS STATEMENT PERIOD	31		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1186	01/08	90.00	1211	01/13	210.00
1201*	01/14	966.22	1212	01/14	325.00
1202	01/07	210.00	1213	01/21	210.00
1203	01/08	325.00	1214	01/20	12.95
1204	01/08	475.20	1215	01/20	331.00
1205	01/08	41.00	1217*	01/22	42.00
1206	01/09	1,900.00	1218	01/28	268.82
1207	01/09	100.00	1219	01/27	210.00
1208	01/05	325.00	1220	01/26	512.64
1209	01/09	177.84	1221	01/28	325.00
1210	01/08	106.25	1222	01/26	1,176.64

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
01/05	DEPOSIT		269.33
01/05	DEPOSIT		475.00
01/05	DEPOSIT		1,250.00
01/05	DEPOSIT		1,500.00
01/07	DEPOSIT		625.00
01/07	DEPOSIT		2,000.00
01/07	DEPOSIT		2,187.50
01/09	DEPOSIT		782.50
01/09	DEPOSIT		1,000.00
01/14	DEPOSIT		300.00
01/14	DEPOSIT		700.00
01/14	DEPOSIT		1,000.00
01/15	DEPOSIT		1,166.67
01/16	DEPOSIT		950.00
01/16	DEPOSIT		1,000.00
01/20	DEPOSIT		1,600.00
01/23	DEPOSIT		233.00
01/26	DEPOSIT		5,000.00
01/27	DEPOSIT		350.25
01/27	DEPOSIT		781.25
01/28	DEPOSIT		782.50
01/28	DEPOSIT		1,166.67
01/28	DEPOSIT		1,250.00
01/30	DEPOSIT		284.43
01/30		354.00	
01/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

12/31	146,150.52	01/05	149,319.85	01/07	153,922.35	01/08	152,884.90
01/09	152,439.56	01/13	152,279.56	01/14	152,988.34	01/15	154,155.01
01/16	156,105.01	01/20	157,361.06	01/21	157,151.06	01/22	157,109.06

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Printed by United & Yusuf - Del's Production

0018196

071-0887

VIRGIN ISLANDS
COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

01/31/98

0182600135

ACCOUNT NO.

CYCLE-03

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

22

*** BALANCE BY DATE ***

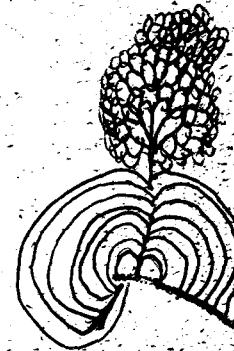
01/23	157,342.06	01/26	160,652.78	01/27	161,574.28	01/28	164,179.63
01/30	164,110.06	01/31	164,102.56				

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Hamed V. United & Yusuf - Der's Production

071-0888

0018197



071-0889

Hamed v. United & Yusuf - Debt's Production

0018198

FOR REORDER CALL: 1-800-925-8069

CHECKING ACCOUNT CHARGE BACK

Date JANAURY 30, 1998

REASON CODE:

11 - NSF

22 - Account Closed

33 - No Account

44 - Stop Payment

55 - Other _____

Account Number 182-600135

TC 11

UNITED CORP. TENANT ACCT.
 P. O. BOX 763
 C'STED, V.I. 00821

CHECK#2743 BY GILL ELECTRONICS

AMT. -----\$350.00

AMOUNT \$350.00

FEES 4.00

TOTAL \$354.00

⑆5026⑈067⑆⑆

⑆82600⑆35⑈

55⑈0000035400⑈

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-05-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
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PLEASE REENTER TOTAL HERE		

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.

TOTAL ITEMS 1

⑆ 18200 600135 ⑆

40

\$ 471.00

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-05-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

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PLEASE REENTER TOTAL HERE		

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

VICB

Virgin Islands Community Bank
Chartered Bank
St. John, U.S.V.I.

I.P.P.S., INC 269.33

TOTAL ITEMS 1

⑆ 18200 600135 ⑆

40

\$ 269.33

Pay Pro NE
FBR Nov. 1997

0018199 Defs Production

071-0890

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-05-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

Virgin Islands Community Bank
Christened Bank
St. John, U.S.V.I.



	DOLLARS	CENTS
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COIN		
TOTAL CASH		
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TOTAL ITEMS 7

\$ 1250.00

⑆ 182 600 135 ⑆

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PLEASE RE-ENTER TOTAL HERE 1250.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

MEMBER United & Fed. Res. Serv. Production

0018200

071-0891

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-05-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

Virgin Islands Community Bank
Christened Bank
St. John, U.S.V.I.



	DOLLARS	CENTS
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TOTAL CASH		
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TOTAL ITEMS 1

\$ 1500.00

⑆ 182 600 135 ⑆

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PLEASE RE-ENTER TOTAL HERE 1500.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

V.I. COMMUNITY BANK - CORP.
CHRISTIANSTED
JAN 5 1998
CASHED

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-07-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

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TOTAL FROM ATTACHED LIST 11,174.00

PLEASE RE-ENTER TOTAL HERE 11,174.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

ISLAND FINANCIAL CORP.
by No. 25 A/C No. 13

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-07-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
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TOTAL FROM ATTACHED LIST 12,187.00

PLEASE RE-ENTER TOTAL HERE 12,187.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-07-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

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TOTAL FROM ATTACHED LIST 11,174.00

PLEASE RE-ENTER TOTAL HERE 11,174.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

CASHED
067 190
JAN 7 1998
CHRISTIANSTADT
BANK CORP.
V.I. COMMUNITY

CASHED
067 190
JAN 7 1998
CHRISTIANSTADT
BANK CORP.
V.I. COMMUNITY

CASHED
067 190
JAN 7 1998
CHRISTIANSTADT
BANK CORP.
V.I. COMMUNITY

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-09-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		

1 MAINE TRANSIT 1,000.00

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TOTAL FROM ATTACHED LIST 1,000.00

PLEASE RE-ENTER TOTAL HERE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-09-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		

1 Kay Francis 782.50

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TOTAL FROM ATTACHED LIST 782.50

PLEASE RE-ENTER TOTAL HERE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-14-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		

1 MARRIOTT 300.00

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TOTAL FROM ATTACHED LIST 300.00

PLEASE RE-ENTER TOTAL HERE

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

To JOHN BROWN
 THE GREEN SHOPS
 Bldg No. 2
 1/14/98
 VIRB

Virgin Islands Community Bank
 Incorporated Branch
 St. John, U.S.V.I.

TOTAL ITEMS 1
 \$ 300.00
 18 200 600 135

VIRB
 Virgin Islands Community Bank
 Incorporated Branch
 St. John, U.S.V.I.

MAINE TRANSIT 1,000.00
 TOTAL ITEMS 1
 \$ 1,000.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-14-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY	700	00
COIN		
TOTAL CASH	700	00
CHECKS		
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TOTAL FROM ATTACHED LIST	700	00
PLEASE RE-ENTER TOTAL HERE	700	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-14-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	1000	00
PLEASE RE-ENTER TOTAL HERE	1000	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-15-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

CASHED
 JAN 15 1998
 CHRISTIANST...
 BANK OF VIRGINIA
 ST. CROIX, U.S.V.I.

Handed v. UNITED STATES OF AMERICA
 PRODUCED BY...

TOTAL ITEMS 1 \$ 700.00

VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTOWN
 ST. CROIX, U.S.V.I.

TOTAL ITEMS 1 \$ 1000.00

VIRGIN ISLANDS COMMUNITY BANK
 CHRISTIANSTOWN
 ST. CROIX, U.S.V.I.

TOTAL ITEMS 1 \$ 400.00

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-11-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	S. I. Union 90.00	
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TOTAL FROM ATTACHED LIST		
PLEASE REENTER TOTAL HERE		

N.I. COMMUNITY BANK CORP.
 CHRISTIANSTEDT
 JAN 16 1998
 CASHED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansstedt Branch
St. John, U.S.V.I.



TOTAL ITEMS

\$

970.00

Hamed v. United Republic of Seychelles Products

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-11-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	PLA. CASH 1,000.00	
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TOTAL FROM ATTACHED LIST		
PLEASE REENTER TOTAL HERE		

N.I. COMMUNITY BANK CORP.
 CHRISTIANSTEDT
 JAN 16 1998
 CASHED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansstedt Branch
St. John, U.S.V.I.



TOTAL ITEMS

\$

1,000.00

182 600 135

40

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-19-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
1	J.P. Jones 1,600.00	
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TOTAL FROM ATTACHED LIST		
PLEASE REENTER TOTAL HERE		

N.I. COMMUNITY BANK CORP.
 CHRISTIANSTEDT
 JAN 20 1998
 CASHED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christiansstedt Branch
St. John, U.S.V.I.



TOTAL ITEMS

\$

1,600.00

182 600 135

40

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-23-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR ATTACH LIST

	DOLLARS	CENTS
CURRENCY	233	00
COIN		
TOTAL CASH	233	00
CHECKS		
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TOTAL FROM ATTACHED LIST	233	00
PLEASE RE-ENTER TOTAL HERE	233	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-26-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST	500	35
PLEASE RE-ENTER TOTAL HERE	500	35

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-27-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
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TOTAL FROM ATTACHED LIST	350	00
PLEASE RE-ENTER TOTAL HERE	350	00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

Virgin Islands Community Bank
Christianssted Branch
St. John, U.S.V.I.
NATHAN'S (C.R. SWITZ)
P.O. No. 9, St. John

Handmed by JIM & YVONNE J. BERT'S Productions
0182005

Virgin Islands Community Bank
Christianssted Branch
St. John, U.S.V.I.

TOTAL ITEMS

\$ 500.35

Virgin Islands Community Bank
Christianssted Branch
St. John, U.S.V.I.

TOTAL ITEMS

\$ 350.00

AT: COMMUNITY BANK CHRISTIANSTED JAN 27 1998 CASHED

Virgin Islands Community Bank
Christianssted Branch
St. John, U.S.V.I.
Xiris ELECTRONICS
P.O. No. 1796 #1
St. John, VI

11820050013511

40

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-27-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
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TOTAL FROM ATTACHED LIST		

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

V.I. COMMUNITY BANK, CORP. CHRISTIANSTED
JAN 27 1998
0664
SABE

TOTAL ITEMS /

\$

1820060013511

40

781.25

781.25

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-28-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

V.I. COMMUNITY BANK, CORP. CHRISTIANSTED
JAN 28 1998
060
CASHED

TOTAL ITEMS /

\$

1820060013511

40

782.00

782.00

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

DEPOSIT TICKET

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-28-98

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		

Virgin Islands Community Bank
Christiansted Branch
St. Croix, U.S.V.I.

V.I. COMMUNITY BANK, CORP. CHRISTIANSTED
JAN 28 1998
060
CASHED

TOTAL ITEMS /

\$

1820060013511

40

1164.67

1164.67

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

EMILIO PEREZ JR
Box No. 19, Apt #34
WENDELRY STOP

Harrold v. United & RUBEN Defs Production
18206

TOTAL ITEMS /

\$

781.25

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-28-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

DR. F. J. ALANSON 1250.00

V.I. COMMUNITY BANK CORP. CHRISTIANSTED
JAN 28 1998
060 CASHED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

TOTAL ITEMS

⑈ 18200600135 ⑈

40

\$ 1250.00

071-0898

UNITED CORPORATION
TENANTS ACCOUNT

DATE 1-27-98
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
ENDORSE & LIST CHECKS SEPARATELY OR
ATTACH LIST

	DOLLARS	CENTS
CURRENCY		
COIN		
TOTAL CASH		
CHECKS		
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TOTAL FROM ATTACHED LIST		
PLEASE RE-ENTER TOTAL HERE		

Virgin Islands Community Bank
Christianssted Branch
St. Croix, U.S.V.I.

I.P.S. Corp. 284.43

V.I. COMMUNITY BANK CORP. CHRISTIANSTED
JAN 30 1998
060 CASHED

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE PROVISIONS OF THE UNIFORM COMMERCIAL CODE AND ANY APPLICABLE COLLECTION AGREEMENT.

TOTAL ITEMS

⑈ 18200600135 ⑈

40

\$ 284.43

T.P.P.S.
JOHN. FOR DEC. 1997.
A.K. No. 16870 1/27/98

**Virgin Islands Community Bank
 Tenant Account #182-600135**

		<u>February-98</u>	
Balance per Bank	28-Feb-98	181,314.13	*
Deposits in Transit	28-Feb-98	0.00	
Outstanding Checks	28-Feb-98	(1,702.89)	
Other	28-Feb-98	0.00	
Adjusted Bank Balance		<u>179,611.24</u>	
Balance per Books	31-Jan-98	162,276.14	*
Tenant Deposits	28-Feb-98	29,623.76	
Telephone Deposits	28-Feb-98	0.00	
Disbursements	28-Feb-98	(12,166.28)	
Returned Checks	28-Feb-98	0.00	
Bank Charges	28-Feb-98	(7.50)	
Bank Charges		(114.88)	Check Order
Adjusted Book Balance		<u>179,611.24</u>	
Delta:		0.00	

Virgin Islands Community Bank
Tenant Account #182-600135

February-98

Deposits

02-Feb-98	525.00	* Urbina - Hair
02-Feb-98	230.00	* Nattys Cafeteria
02-Feb-98	1,500.00	* USW Union
03-Feb-98	2,000.00	* Best Furniture
03-Feb-98	1,000.00	* Daisy Herbert Bar
04-Feb-98	2,187.50	* Is. Finance
05-Feb-98	200.00	* Nattys Cafeteria
06-Feb-98	475.00	* Mutual of Omaha
09-Feb-98	950.00	* VIW Union
11-Feb-98	1,250.00	* USW Union
19-Feb-98	1,166.67	* MI Mens Wear
19-Feb-98	1,000.00	* JP Sales
19-Feb-98	100.00	* Nattys Cafeteria
20-Feb-98	125.00	* Nattys Cafeteria
20-Feb-98	781.25	* Perez
24-Feb-98	500.00	* Maynard
24-Feb-98	1,000.00	* USW Union
24-Feb-98	2,333.34	* Mary White (New)
24-Feb-98	1,000.00	* Plaza Café
24-Feb-98	3,050.00	* Plaza Laundry
25-Feb-98	1,250.00	* Dr. Alanso
26-Feb-98	5,000.00	* Best Furniture
27-Feb-98	2,000.00	* Best Furniture

TOTAL: 29,623.76

Disbursements

1226	776.00	* Amex - Yusuf
1227	105.00	* Waste Remove
1228	210.00	* Rivera
1229	36.98	* Vitelco
1230	325.00	* Motta
1231	2,300.00	* Rudy Caines
1232	70.00	* Bug Busters
1233	4,245.70	* Interocean - Auto Ins.
1234	210.00	* Rivera
1235	90.00	Ocean Systems
1236	1,271.60	* Amex - Yusuf
1237	325.00	* Motta

Virgin Islands Community Bank
Tenant Account #182-600135

February-98

1238	210.00	* Rivera
1239	325.00	* Motta
1240	40.00	* Vitelco - Yusuf
1241	13.11	* WAPA
1242	1,055.39	VIBIR - GRT 0198
1243	210.00	Rivera
1244	347.50	Motta

TOTAL: 12,166.28



VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

02/28/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

20

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 01/31/98 164,102.56
PLUS 23 DEPOSITS AND OTHER CREDITS 29,623.76
LESS 20 CHECKS AND OTHER DEBITS 12,404.69
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 02/28/98 181,314.13
NUMBER OF DAYS IN THIS STATEMENT PERIOD 28

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
<i>Checks</i>	02/25	114.88	1231	02/11	2,300.00
1216*	02/10	90.00	1232	02/13	70.00
1223*	02/03	210.00	1233	02/17	4,245.70
1224	02/06	1,201.42	1234	02/18	210.00
1225	02/02	325.00	1236*	02/25	1,271.60
1226	02/12	776.00	1237	02/19	325.00
1227	02/06	105.00	1238	02/24	210.00
1228	02/10	210.00	1239	02/26	325.00
1229	02/09	36.98	1240	02/24	40.00
1230	02/09	325.00	1241	02/25	13.11

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
02/02	DEPOSIT		230.00
02/02	DEPOSIT		525.00
02/02	DEPOSIT		1,500.00
02/03	DEPOSIT		1,000.00
02/03	DEPOSIT		2,000.00
02/04	DEPOSIT		2,187.50
02/05	DEPOSIT		200.00
02/06	DEPOSIT		475.00
02/09	DEPOSIT		950.00
02/11	DEPOSIT		1,250.00
02/19	DEPOSIT		100.00
02/19	DEPOSIT		1,000.00
02/19	DEPOSIT		1,166.67
02/20	DEPOSIT		125.00
02/20	DEPOSIT		781.25
02/24	DEPOSIT		500.00
02/24	DEPOSIT		1,000.00
02/24	DEPOSIT		1,000.00
02/24	DEPOSIT		2,333.34
02/24	DEPOSIT		3,050.00
02/25	DEPOSIT		1,250.00
02/26	DEPOSIT		5,000.00
02/27	DEPOSIT		2,000.00
02/28	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

1/31	164,102.56	02/02	166,032.56	02/03	168,822.56	02/04	171,010.36
2/05	171,210.06	02/06	170,378.84	02/09	170,966.66	02/10	170,666.56
2/11	169,616.66	02/12	168,840.66	02/13	168,770.66	02/17	164,524.76
2/18	164,314.96	02/19	166,256.63	02/20	167,162.98	02/24	174,796.22
2/25	174,646.63	02/26	179,321.63	02/27	181,321.63	02/28	181,314.13

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Hamed v. United & Yusur - Der's Production

071-0881

0018190

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>March-98</u>
Balance per Bank	31-Mar-98	189,172.48 *
Deposits in Transit	31-Mar-98	0.00
Outstanding Checks	31-Mar-98	(923.59)
Other	31-Mar-98	0.00
Adjusted Bank Balance		<u>188,248.89</u>
Balance per Books	28-Feb-98	179,611.24 *
Tenant Deposits	31-Mar-98	16,417.92
Telephone Deposits	31-Mar-98	289.22 *
Telephone Deposits	31-Mar-98	268.55 *
Disbursements	31-Mar-98	(8,684.54)
Bank Charges	31-Mar-98	4.00 * Returned Ck. Fee
Bank Charges	31-Mar-98	(7.50)
Re-Deposit		350.00 * Gill Electric
Adjusted Book Balance		<u>188,248.89</u>
	Delta:	0.00

Virgin Islands Community Bank
Tenant Account #182-600135

March-98

Deposits

03-Feb-98	400.00	* Urbina - Hair
03-Mar-98	475.00	* Mutual of Omaha
03-Mar-98	1,500.00	* USW Union
06-Mar-98	400.00	* Daisy Herbert Bar
06-Mar-98	275.00	* Nattys Cafeteria
10-Mar-98	1,050.00	* Desha Marie
10-Mar-98	1,250.00	* Univ. Pittsburg
12-Mar-98	950.00	* USW Union
12-Mar-98	2,187.50	* Is. Finance
12-Mar-98	300.00	* Plaza Florist
17-Mar-98	225.00	* Urbina - Hair
20-Mar-98	1,166.67	* MI Mens Wear
23-Mar-98	1,000.00	* USW Union
23-Mar-98	450.00	* Maynard
28-Mar-98	781.25	* Perez
28-Mar-98	782.50	* Kay Travels
30-Mar-98	1,250.00	* Dr. Alanso
31-Mar-98	475.00	* Mutual of Omaha
31-Mar-98	1,500.00	* USW Union
TOTAL:	<u>16,417.92</u>	

Disbursements

1245	1,900.00	* Rudy Caines
1246	791.52	* WAPA
1247	95.00	* Security Locks
1248	210.00	* Rivera
1249	325.00	* Motta
1250	24.61	* Vitelco - Yusuf
1251	424.16	* WAPA
1252	90.00	* Ocean Systems
1253	135.00	* Attoeney Fee
1254	319.53	* TresCom
1255	210.00	* Rivera
1256	328.00	* Motta
1257	60.00	* Plumbing
1258	75.00	* Oliver Exterm.
1259	210.00	* Rivera
1260	245.93	* TresCom - Yusuf

Virgin Islands Community Bank
Tenant Account #182-600135

March-98

1261	326.50	* Motta
1262	394.09	Refridgeration
1263	40.00	* Vitelco - Yusuf
1264	20.00	* Maint. & Repair
1265	210.00	* Rivera
1266	495.69	* WAPA
1267	325.00	* Motta
1268	900.01	* WAPA
1269	529.50	Amex - Yusuf
TOTAL:	<u>8,684.54</u>	

VIRGIN ISLANDS COMMUNITY BANK



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5 Strand St
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(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

03/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

27

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 02/28/98	.....		181,314.13
PLUS 23 DEPOSITS AND OTHER CREDITS	.....		17,329.69
LESS 27 CHECKS AND OTHER DEBITS	.....		9,463.84
LESS CYCLE SERVICE CHARGE	.....		7.50
CURRENT STATEMENT BALANCE AS OF 03/31/98	.....		189,172.48
NUMBER OF DAYS IN THIS STATEMENT PERIOD	31		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1235	03/03	90.00	1255	03/19	210.00
1242*	03/09	1,055.39	1256	03/19	328.00
1243	03/03	210.00	1257	03/25	60.00
1244	03/03	347.50	1258	03/25	75.00
1245	03/06	1,900.00	1259	03/25	210.00
1246	03/05	791.52	1260	03/31	245.93
1247	03/12	95.00	1261	03/25	326.50
1248	03/10	210.00	1263*	03/26	40.00
1249	03/10	325.00	1264	03/31	20.00
1250	03/09	24.61	1265	03/31	210.00
1251	03/09	424.16	1266	03/30	495.69
1252	03/17	90.00	1267	03/30	325.00
1253	03/16	135.00	1268	03/30	900.01
1254	03/24	319.53			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
03/03	DEPOSIT		289.22
03/03	DEPOSIT		400.00
03/03	DEPOSIT		475.00
03/03	DEPOSIT		1,500.00
03/06	DEPOSIT		275.00
03/06	DEPOSIT		400.00
03/10	DEPOSIT		1,050.00
03/10	DEPOSIT		1,250.00
03/12	DEPOSIT		4.00
03/12	DEPOSIT		300.00
03/12	DEPOSIT		350.00
03/12	DEPOSIT		950.00
03/12	DEPOSIT		2,187.50
03/17	DEPOSIT		225.00
03/20	DEPOSIT		1,166.67
03/23	DEPOSIT		450.00
03/23	DEPOSIT		1,000.00
03/30	DEPOSIT		781.25
03/30	DEPOSIT		782.50
03/30	DEPOSIT		1,250.00
03/31	DEPOSIT		268.55
03/31	DEPOSIT		475.00
03/31	DEPOSIT		1,500.00
03/31	CYCLE SERVICE CHARGE	7.50	

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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"We Are Community"

MEMBER F.D.I.C.
STATEMENT DATE

03/31/98

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

0182600135

ACCOUNT NO.

CYCLE-031

27

*** BALANCE BY DATE ***

02/28	181,314.13	03/03	183,330.65	03/05	182,539.33	03/06	181,314.33
03/09	179,810.17	03/10	181,575.17	03/12	185,271.67	03/16	185,136.67
03/17	185,271.67	03/19	184,738.67	03/20	185,900.34	03/23	187,350.34
03/24	187,030.81	03/25	186,359.31	03/26	186,319.31	03/30	187,412.36
03/31	189,172.48						

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Hamed v. United & Yusur - Def's Production

071-0875

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>April-98</u>
Balance per Bank	30-Apr-98	188,552.99 *
Deposits in Transit	30-Apr-98	0.00
Outstanding Checks	30-Apr-98	(3,177.79)
Other	30-Apr-98	0.00
Adjusted Bank Balance		<u>185,375.20</u>
Balance per Books	31-Mar-98	188,248.89 *
Tenant Deposits	30-Apr-98	17,492.92
Telephone Deposits	30-Apr-98	337.81 *
Disbursements	30-Apr-98	(20,696.92)
Bank Charges	30-Apr-98	0.00
Bank Charges	30-Apr-98	(7.50)
Re-Deposit		0.00
Adjusted Book Balance		<u>185,375.20</u>
Delta:		0.00

Virgin Islands Community Bank
Tenant Account #182-600135

April-98

Deposits

02-Apr-98	325.00	* Urbina - Hair
06-Apr-98	781.25	* Perez
07-Apr-98	200.00	* Daisy Herbert Bar
08-Apr-98	2,187.50	* Is. Finance
15-Apr-98	950.00	* USW Union
15-Apr-98	1,250.00	* Univ. Pittsburg
15-Apr-98	1,000.00	* USW Union
21-Apr-98	3,200.00	* Plaza Laundry
21-Apr-98	300.00	* Plaza Florist
21-Apr-98	600.00	* Maynard
22-Apr-98	1,000.00	* Plaza Café
22-Apr-98	1,250.00	* Dr. Alanso
23-Apr-98	1,166.67	* MI Mens Wear
28-Apr-98	782.50	* Kay Travels
29-Apr-98	1,000.00	* JP Sales
29-Apr-98	1,500.00	* USW Union

TOTAL: 17,492.92

Disbursements

1270	1,185.00	* GRT - 0298
1271	210.00	* Rivera
1272	0.00	* Void
1273	1,900.00	Rudy Caines
1274	326.50	* Motta
1275	210.00	* Rivera
1276	325.00	* Motta
1277	13.48	* WAPA - Yusuf
1278	10,000.00	* Plaza - STX
1279	1,953.50	* Amex
1280	52.50	* Garbage Remove
1281	288.62	* TresCom - Yusuf
1282	210.00	* Rivera
1283	67.50	Refridgeration
1284	66.52	* Vitelco
1285	90.00	* Ocean Sys.
1286	325.00	* Motta
1287	70.00	* Terminex
1288	225.00	* Glass Shop



Virgin Islands Community Bank
Tenant Account #182-600135

April-98

1289	210.00	* Rivera
1290	325.00	* Motta
1291	490.99	* WAPA - Yusuf
1292	942.02	* WAPA
1293	528.00	Attorney
1294	682.29	GRT 0398



TOTAL: 20,696.92

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(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

04/30/98

018260013

ACCOUNT NO.

CYCLE-03

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

22

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 03/31/98 189,172.48
PLUS 17 DEPOSITS AND OTHER CREDITS 17,890.73
LESS 22 CHECKS AND OTHER DEBITS 18,442.72
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 04/30/98 188,552.99
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1262	04/01	394.09	1281	04/27	288.62
1269*	04/08	529.50	1282	04/21	210.00
1270	04/06	1,185.00	1284*	04/23	66.52
1271	04/07	210.00	1285	04/23	90.00
1274*	04/08	326.50	1286	04/21	325.00
1275	04/14	210.00	1287	04/23	70.00
1276	04/15	325.00	1288	04/28	225.00
1277	04/23	13.48	1289	04/28	210.00
1278	04/16	10,000.00	1290	04/29	325.00
1279	04/29	1,953.50	1291	04/27	490.99
1280	04/20	52.50	1292	04/27	942.02

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
04/02	DEPOSIT		325.00
04/06	DEPOSIT		781.25
04/07	DEPOSIT		200.00
04/08	DEPOSIT		2,187.50
04/15	DEPOSIT		950.00
04/15	DEPOSIT		1,000.00
04/15	DEPOSIT		1,250.00
04/21	DEPOSIT		300.00
04/21	DEPOSIT		600.00
04/21	DEPOSIT		3,200.00
04/22	DEPOSIT		1,000.00
04/22	DEPOSIT		1,250.00
04/23	DEPOSIT		1,166.67
04/28	DEPOSIT		782.50
04/29	DEPOSIT		337.81
04/29	DEPOSIT		1,000.00
04/29	DEPOSIT		1,500.00
04/30	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

03/31	189,172.48	04/01	188,778.39	04/02	189,103.39	04/06	188,699.64
04/07	188,689.64	04/08	190,021.14	04/14	189,811.14	04/15	192,686.14
04/16	182,686.14	04/20	182,633.64	04/21	186,198.64	04/22	188,448.64
04/23	189,375.31	04/27	187,653.68	04/28	188,001.18	04/29	188,560.49
04/30	188,552.99						

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Hamed v. United & Yusuf - Def's Production

071-0868

0018177

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>May-98</u>	
Balance per Bank	31-May-98	193,758.01	*
Deposits in Transit	31-May-98	0.00	
Outstanding Checks	31-May-98	(1,234.72)	
Other	31-May-98	0.00	
Adjusted Bank Balance		<u>192,523.29</u>	
Balance per Books	30-Apr-98	185,375.20	*
Tenant Deposits	31-May-98	20,187.79	
Telephone Deposits	31-May-98	293.99	*
Disbursements	31-May-98	(12,972.19)	
Bank Charges	31-May-98	(4.00)	
Bank Charges	31-May-98	(7.50)	
Re-Deposit		(350.00)	NSF - Gill Elec.
Adjusted Book Balance		<u>192,523.29</u>	
	Delta:	0.00	

Virgin Islands Community Bank
Tenant Account #182-600135

May-98

Deposits


04-May-98	300.00	* Urbina - Hair
04-May-98	800.00	* Bee's Records
05-May-98	200.00	* Natty's Café
06-May-98	200.00	* Daisy Herbert Bar
06-May-98	2,187.50	* Is. Finance
06-May-98	475.00	* Mutual Omaha
07-May-98	1,000.00	* USW Union
12-May-98	1,250.00	* Univ. Pittsburg
12-May-98	950.00	* USW Union
13-May-98	130.00	* Natty's Café
13-May-98	500.00	* Ice Cream
18-May-98	1,166.67	* MI Mens Wear
19-May-98	325.00	* Urbina - Hair
19-May-98	350.00	* Gill Electric
26-May-98	400.00	* Plaza Florist
27-May-98	700.00	* Maynard
27-May-98	1,250.00	* Dr. Alanso
27-May-98	782.50	* Kay Travels
29-May-98	800.00	* Bee's Records
29-May-98	781.25	* Perez
29-May-98	2,539.87	* Hair Affair #11A
29-May-98	3,100.00	* Plaza Laundry
TOTAL:	<u>20,187.79</u>	

Disbursements

1295	210.00	* Rivera
1296	325.00	* Motta
1297	13.48	* WAPA
1298	210.00	* Rivera
1299	152.50	* Refridgeration Service
1300	325.00	* Motta
1301	1,900.00	* Rudy Caines
1302	26.05	* Vitelco
1303	210.00	* Rivera
1304	90.00	* Ocean Sys.
1305	325.00	* Motta
1306	290.00	* STX Fabrics
1307	4,951.85	* Scotiabank P.R.

Virgin Islands Community Bank
Tenant Account #182-600135

May-98

1308	560.88	* Trescom	
1309	653.79	* Amex - Yusuf	
1310	210.00	* Rivera	
1311	325.00	* Motta	
1312	40.00	* Vitelco	
1313	918.92	* WAPA	
1314	325.00	Motta	
1315	699.72	GRT	
1316	210.00	Rivera	
TOTAL:	<u>12,972.19</u>		

VIRGIN ISLANDS COMMUNITY BANK



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(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

05/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

23

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 04/30/98 188,552.99
PLUS 23 DEPOSITS AND OTHER CREDITS 20,481.78
LESS 24 CHECKS AND OTHER DEBITS 15,269.26
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 05/31/98 193,758.01
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1273	05/04	1,900.00	1303	05/19	210.00
1283*	05/04	67.50	1304	05/26	90.00
1293*	05/05	528.00	1305	05/18	325.00
1294	05/11	682.27	1306	05/19	290.00
1295	05/05	210.00	1307	05/27	4,951.85
1296	05/04	325.00	1308	05/28	560.88
1297	05/04	13.48	1309	05/28	653.79
1298	05/12	210.00	1310	05/27	210.00
1299	05/15	152.50	1311	05/27	325.00
1300	05/18	325.00	1312	05/26	40.00
1301	05/18	1,900.00	1313	05/26	918.92
1302	05/11	26.05			

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
05/04	DEPOSIT		300.00
05/04	DEPOSIT		800.00
05/05	DEPOSIT		200.00
05/06	DEPOSIT		200.00
05/06	DEPOSIT		475.00
05/06	DEPOSIT		2,187.50
05/07	DEPOSIT		1,000.00
05/12	DEPOSIT		950.00
05/12	DEPOSIT		1,250.00
05/13	DEPOSIT		130.00
05/13	DEPOSIT		500.00
05/19	DEPOSIT		325.00
05/19	DEPOSIT		350.00
05/19	DEPOSIT		1,166.67
05/22		354.00	
05/26	DEPOSIT		400.00
05/27	DEPOSIT		700.00
05/27	DEPOSIT		782.50
05/27	DEPOSIT		1,250.00
05/29	DEPOSIT		293.99
05/29	DEPOSIT		781.25
05/29	DEPOSIT		800.00
05/29	DEPOSIT		2,539.87
05/29	DEPOSIT		3,100.00
05/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
1/30	188,552.99	05/04	187,347.01	05/05	186,809.01
1/07	190,671.51	05/11	189,963.17	05/12	191,953.17
1/15	192,430.67	05/18	189,880.67	05/19	191,222.34
				05/22	190,868.34

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Hamed v. United & Yusuf - Def's Production

071-0861

0018170

VIRGIN ISLANDS
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(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

05/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

23

*** BALANCE BY DATE ***

05/26	190,219.42	05/27	187,465.07	05/28	186,250.40	05/29	193,765.51
05/31	193,758.01						

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0018171

071-0862

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>June-98</u>
Balance per Bank	30-Jun-98	207,733.69 *
Deposits in Transit	30-Jun-98	0.00
Outstanding Checks	30-Jun-98	(1,520.38)
Other	30-Jun-98	0.00
Adjusted Bank Balance		<u>206,213.31</u>
Balance per Books	31-May-98	192,523.29 *
Tenant Deposits	30-Jun-98	21,657.92
Telephone Deposits	30-Jun-98	0.00
Disbursements	30-Jun-98	(7,960.40)
Bank Charges	30-Jun-98	0.00
Bank Charges	30-Jun-98	(7.50)
Re-Deposit		0.00
Adjusted Book Balance		<u>206,213.31</u>
	Delta:	0.00

Virgin Islands Community Bank
Tenant Account #182-600135

June-98

Date	<u>Deposits</u>	
01-Jun-98	5,000.00	* Best Furniture
01-Jun-98	325.00	* Urbina - Hair
02-Jun-98	200.00	* Daisy Herbert Bar
02-Jun-98	1,600.00	* JP Sales
02-Jun-98	1,500.00	* USW Union
05-Jun-98	475.00	* Mutual Omaha
08-Jun-98	1,250.00	* Univ. Pittsburg
09-Jun-98	950.00	* USW Union
10-Jun-98	2,187.50	* Is. Finance
15-Jun-98	1,000.00	* USW Union
18-Jun-98	1,250.00	* Dr. Alanso
18-Jun-98	1,166.67	* MI Mens Wear
18-Jun-98	165.00	* Natty's Café
18-Jun-98	300.00	* Urbina - Hair
23-Jun-98	300.00	* Maynard
25-Jun-98	325.00	* Urbina - Hair
29-Jun-98	1,000.00	* MM Francis
30-Jun-98	1,000.00	* JP Sales
30-Jun-98	782.50	* Kay Travels
30-Jun-98	100.00	* Natty's Café
30-Jun-98	781.25	* Perez
TOTAL:	<u>21,657.92</u>	

Disbursements

1317	475.04	* WAPA - Yusuf
1318	210.00	* Rivera
1319	2,300.00	* Rudy Caines
1320	325.00	* Motta
1321	24.05	* Vitelco - Yusuf
1322	225.28	* STX Gas
1323	210.00	* Rivera
1324	35.00	* Terminix
1325	332.95	* Motta
1326	13.48	* WAPA
1327	135.00	* Ocean Systems
1328	192.50	* Amex
1329	210.00	* Rivera
1330	40.00	* Vitelco - Yusuf

Virgin Islands Community Bank
Tenant Account #182-600135

June-98

1331	439.72	Trescom
1332	325.00	* Motta
1333	34.50	* Office Supplies
1334	210.00	* Rivera
1335	325.00	* Motta
1336	817.22	* WAPA
1337	98.15	VISA - Yusuf
1338	175.00	Refridgeration
1339	807.51	Gross Receipts Tax
TOTAL:	<u>7,960.40</u>	



VIRGIN ISLANDS COMMUNITY BANK



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(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

06/30/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

22

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 05/31/98 193,758.01
PLUS 22 DEPOSITS AND OTHER CREDITS 22,657.92
LESS 23 CHECKS AND OTHER DEBITS 8,674.74
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 06/30/98 207,733.69
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1314	06/03	325.00	1325	06/19	332.95
1315	06/05	697.72	1326	06/18	13.48
1316	06/02	210.00	1327	06/22	135.00
1317	06/01	475.04	1328	06/29	192.50
1318	06/10	210.00	1329	06/23	210.00
1319	06/17	2,300.00	1330	06/22	40.00
1320	06/10	325.00	1332*	06/23	325.00
1321	06/08	24.05	1333	06/26	34.50
1322	06/10	225.28	1334	06/30	210.00
1323	06/16	210.00	1335	06/30	325.00
1324	06/17	35.00	1336	06/29	817.22

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
06/01	DEPOSIT		325.00
06/01	DEPOSIT		5,000.00
06/02	DEPOSIT		200.00
06/02	DEPOSIT		1,500.00
06/02	DEPOSIT		1,600.00
06/05	DEPOSIT		475.00
06/08	DEPOSIT		1,250.00
06/09	DEPOSIT		950.00
06/09	DEPOSIT		2,187.50
06/15	DEPOSIT		1,000.00
06/18	DEPOSIT		165.00
06/18	DEPOSIT		300.00
06/18	DEPOSIT		1,166.67
06/18	DEPOSIT		1,250.00
06/23	DEPOSIT		300.00
06/23	DEPOSIT		1,000.00
06/23	DEBIT MEMO	1,000.00	
06/25	DEPOSIT		325.00
06/29	DEPOSIT		1,000.00
06/30	DEPOSIT		100.00
06/30	DEPOSIT		781.25
06/30	DEPOSIT		782.50
06/30	DEPOSIT		1,000.00
06/30	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

05/31	193,758.01	06/01	198,607.97	06/02	201,697.97	06/03	201,372.97
06/05	201,148.25	06/08	202,374.20	06/09	205,511.70	06/10	204,751.42
06/15	205,751.42	06/16	205,541.42	06/17	203,206.42	06/18	206,074.61
06/19	205,741.66	06/22	205,566.66	06/23	205,331.66	06/25	205,656.66
06/26	205,622.16	06/29	205,612.44	06/30	207,733.69		

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Printed by United & Yusuf - Der's Production

0018164

071-0855

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>July-98</u>
Balance per Bank	31-Jul-98	168,438.82 *
Deposits in Transit	31-Jul-98	0.00
Outstanding Checks	31-Jul-98	(62,415.69)
Other	31-Jul-98	0.00
Adjusted Bank Balance		<u>106,023.13</u>
Balance per Books	30-Jun-98	206,213.31 *
Tenant Deposits	31-Jul-98	24,999.59
Telephone Deposits	31-Jul-98	0.00
Disbursements	31-Jul-98	(125,182.27)
Bank Charges	31-Jul-98	0.00
Bank Charges	31-Jul-98	(7.50)
Re-Deposit		0.00
Adjusted Book Balance		<u>106,023.13</u>
	Delta:	0.00

Virgin Islands Community Bank
Tenant Account #182-600135

July-98

Date	Deposits
01-Jul-98	800.00 *
01-Jul-98	1,500.00 *
01-Jul-98	1,250.00 *
02-Jul-98	2,850.00 *
06-Jul-98	200.00 *
08-Jul-98	1,166.67 *
09-Jul-98	200.00 *
10-Jul-98	950.00 *
13-Jul-98	500.00 *
14-Jul-98	1,250.00 *
14-Jul-98	475.00 *
14-Jul-98	1,000.00 *
14-Jul-98	2,187.50 *
16-Jul-98	1,166.67 *
17-Jul-98	1,000.00 *
18-Jul-98	315.00 *
20-Jul-98	300.00 *
23-Jul-98	5,000.00 *
27-Jul-98	200.00 *
28-Jul-98	782.50 *
28-Jul-98	325.00 *
29-Jul-98	800.00 *
31-Jul-98	781.25 *
TOTAL:	<u>24,999.59</u>

Disbursements

1340	210.00 *	Rivera
1341	325.00 *	Motta
1342	500.65 *	WAPA
1343	52,589.28 *	96 Property Tax 4C&4D Sion
1344	122.81 *	96 Property Tax 4H Sion
1345	82.33 *	96 Property Tax 92 B Princess
1346	3,568.92 *	96 Property Tax 92 C&D Princess
1347	384.90 *	96 Property Tax 121 & 122 Cain Carlton
1348	950.00 *	A/C Repair - Suite No. 3A
1349	210.00 *	Rivera
1350	325.00 *	Motta
1351	1,900.00 *	Rudy Caines - R&M
1352	35.00 *	Terminix
1353	52.50 *	G&T Trucking
1354	24.05 *	Vitelco - Yusuf

**Virgin Islands Community Bank
Tenant Account #182-600135**

July-98

1355	210.00	* Rivera
1356	210.00	* Bryant, Barnes
1357	326.50	* Motta
1358	40.00	* Vitelco - Yusuf
1359	16.16	* TresCom
1360	13.48	* WAPA
1361	485.00	Well Pump Repair
1362	210.00	* Rivera
1363	325.00	* Motta
1364	135.00	* Ocean Systems
1365	4,016.37	97 Property Tax 92 B,C &D Princess
1366	423.39	97 Property Tax 4H Sion Farm
1367	55,914.13	97 Property Tax 4C & 4D Sion Farm
1368	238.23	97 Property Tax 4H Sion Farm
1369	853.32	VIBIR - GRT June 1998
1370	275.25	A/C Repair - Suite No. 5 & 6
1371	210.00	Rivera



TOTAL: 125,182.27

UNION BANK



"We Are Community"

13 King St.
P.O. Box 460
Christiansted,
St. Croix, USVI 00821-0460
(809) 773-0440

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

STATEMENT DATE

07/31/98

0182600131

ACCOUNT NO.

CYCLE-03

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER 0182600135
PREVIOUS STATEMENT BALANCE AS OF 06/30/98
PLUS 23 DEPOSITS AND OTHER CREDITS
LESS 28 CHECKS AND OTHER DEBITS
LESS CYCLE SERVICE CHARGE
CURRENT STATEMENT BALANCE AS OF 07/31/98
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

TAX ID NUMBER 66-0391237
207,733.69
24,999.59
64,286.96
7.50
168,438.82

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1331	07/01	439.72	1350	07/13	325.00
1337*	07/02	98.15	1351	07/16	1,900.00
1338	07/08	175.00	1352	07/16	35.00
1339	07/06	807.51	1353	07/14	52.50
1340	07/08	210.00	1354	07/14	24.05
1341	07/08	325.00	1355	07/21	210.00
1342	07/06	500.65	1356	07/20	210.00
1343	07/17	52,589.28	1357	07/22	326.50
1344	07/17	122.81	1358	07/20	40.00
1345	07/17	82.33	1359	07/30	16.16
1346	07/17	3,568.92	1360	07/21	13.48
1347	07/20	384.90	1362*	07/28	210.00
1348	07/15	950.00	1363	07/29	325.00
1349	07/15	210.00	1364	07/31	135.00

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
07/01	DEPOSIT		800.00
07/01	DEPOSIT		1,250.00
07/01	DEPOSIT		1,500.00
07/02	DEPOSIT		2,050.00
07/06	DEPOSIT		200.00
07/06	DEPOSIT		1,166.67
07/08	DEPOSIT		200.00
07/09	DEPOSIT		950.00
07/10	DEPOSIT		500.00
07/13	DEPOSIT		1,250.00
07/14	DEPOSIT		475.00
07/14	DEPOSIT		1,000.00
07/14	DEPOSIT		2,187.50
07/16	DEPOSIT		1,166.67
07/17	DEPOSIT		315.00
07/17	DEPOSIT		1,000.00
07/20	DEPOSIT		300.00
07/23	DEPOSIT		5,000.00
07/27	DEPOSIT		200.00
07/28	DEPOSIT		325.00
07/28	DEPOSIT		782.50
07/29	DEPOSIT		800.00
07/31	DEPOSIT		781.25
07/31	CYCLE SERVICE CHARGE	7.50	

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

COMMUNITY BANK



13 Kings St
P.O. Box 488
Christiansted,
St. Croix, USVI 00821-0488
(809) 773-0400

"We Are Community"

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

STATEMENT DATE

07/31/98

018260013

ACCOUNT NO.

28

*** BALANCE BY DATE ***

06/30	207,733.69	07/01	210,943.97	07/02	213,595.82	07/06	213,654.30
07/08	213,144.33	07/09	214,094.33	07/10	214,594.33	07/13	215,519.33
07/14	219,105.23	07/15	217,945.23	07/16	217,176.95	07/17	162,128.61
07/20	161,793.71	07/21	161,570.23	07/22	161,243.73	07/23	166,243.73
07/27	166,443.73	07/28	167,341.23	07/29	167,816.23	07/30	167,800.07
07/31	168,438.82						

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>August-98</u>	
Balance per Bank	31-Aug-98	172,117.01	*
Deposits in Transit	31-Aug-98	0.00	
Outstanding Checks	31-Aug-98	(60,592.12)	
Outstanding Checks	31-Aug-98	(2,185.11)	
Other	31-Aug-98	0.00	
Adjusted Bank Balance		<u>109,339.78</u>	
Balance per Books	31-Jul-98	106,023.13	*
Tenant Deposits	31-Aug-98	14,626.42	
Telephone Deposits	31-Aug-98	313.72	*
Disbursements	31-Aug-98	(10,830.74)	
Bank Charges	31-Aug-98	0.00	
Bank Charges	31-Aug-98	(7.50)	
Re-Deposit		(785.25)	Elmo Perez
Adjusted Book Balance		<u>109,339.78</u>	
	Delta:	0.00	

Virgin Islands Community Bank
Tenant Account #182-600135

August-98

Date	<u>Deposits</u>	
03-Aug-98	1,500.00	* USW Union
03-Aug-98	200.00	* Maynard Dress Mkr.
05-Aug-98	1,000.00	* USW Union
05-Aug-98	475.00	* Mutual of Omaha
05-Aug-98	2,187.50	* Island Finance
11-Aug-98	200.00	* Daisy Herbert
11-Aug-98	800.00	* Ice Cream - S. Johnson
12-Aug-98	785.25	* Elmo Perez - Jewelry
13-Aug-98	950.00	* IW Union
18-Aug-98	1,166.67	* MI Mens wear
19-Aug-98	1,000.00	* Plaza Café
21-Aug-98	1,250.00	* Dr. Alanso
24-Aug-98	75.00	* Bee's Records
24-Aug-98	237.00	* Natty's Cafeteria
25-Aug-98	400.00	* Dress Maker
26-Aug-98	800.00	* Felix - Nutrama
28-Aug-98	1,600.00	* JP Sales
TOTAL:	<u>14,626.42</u>	

Disbursements

1365 O/S	4,016.37	97 Property Tax 92 B,C &D Princess
1366 O/S	423.39	97 Property Tax 4H Sion Farm
1367 O/S	55,914.13	97 Property Tax 4C & 4D Sion Farm
1368 O/S	238.23	97 Property Tax 4H Sion Farm
1372	325.00	* Motta
1373	855.28	* WAPA
1374	150.00	* Business License
1375	210.00	* Rivera
1376	339.69	* WAPA - Yusuf
1377	24.05	* Vitelco - M. Yusuf
1378	325.00	* Motta
1379	200.00	* M&R - Signs
1380	1,900.00	* Rudy Caines - M&R
1381	210.00	* Rivera
1382	35.00	* Terminix
1383	325.00	* Motta
1384	12.21	* WAPA
1385	2,833.78	* Amex - Yusuf
1386	210.00	* Rivera
1387	40.50	* Vitelco - Yusuf
1388	325.00	* Motta

Virgin Islands Community Bank
Tenant Account #182-600135

August-98

1389	325.12	* WAPA - Yusuf
1390	265.00	M&R Pump
1391	250.13	TresCom
1392	999.98	VIBIR - GRT
1393	210.00	Rivera
1394	325.00	Motta
1395	135.00	Ocean Systems



TOTAL: 71,422.86

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

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5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

08/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

22

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 07/31/98 168,438.82
PLUS 18 DEPOSITS AND OTHER CREDITS 14,940.14
LESS 23 CHECKS AND OTHER DEBITS 11,254.45
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 08/31/98 172,117.01
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1361	08/12	485.00 ✓	1379	08/13	200.00
1369*	08/06	653.32 ✓	1380	08/12	1,900.00
1370	08/10	275.25 ✓	1381	08/19	210.00
1371	08/04	210.00 ✓	1382	08/20	35.00
1372	08/05	325.00	1383	08/19	325.00
1373	08/03	655.28	1384	08/18	12.21
1374	08/11	150.00	1385	08/26	2,833.78
1375	08/11	210.00	1386	08/26	210.00
1376	08/10	339.69	1387	08/24	40.50
1377	08/10	24.05	1388	08/26	325.00
1378	08/13	325.00	1389	08/24	325.12

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
08/03	DEPOSIT		200.00
08/03	DEPOSIT		313.72
08/03	DEPOSIT		1,500.00
08/05	DEPOSIT		475.00
08/05	DEPOSIT		1,000.00
08/05	DEPOSIT		2,187.50
08/05		785.25	
08/11	DEPOSIT		200.00
08/11	DEPOSIT		800.00
08/12	DEPOSIT		785.25 ✓
08/13	DEPOSIT		950.00
08/18	DEPOSIT		1,166.67
08/19	DEPOSIT		1,000.00
08/21	DEPOSIT		1,250.00
08/24	DEPOSIT		75.00
08/24	DEPOSIT		237.00
08/25	DEPOSIT		400.00
08/26	DEPOSIT		800.00
08/28	DEPOSIT		1,600.00
08/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

07/31	168,438.82	08/03	169,597.26	08/04	169,387.26	08/05	171,939.51
08/06	171,086.19	08/10	170,447.20	08/11	171,087.20	08/12	169,487.45
08/13	169,912.45	08/18	171,066.91	08/19	171,531.91	08/20	171,496.91
08/21	172,746.91	08/24	172,693.29	08/25	173,093.29	08/26	170,524.51
08/28	172,124.51	08/31	172,117.01				

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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0018150

071-0841

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>September-98</u>	
Balance per Bank	30-Sep-98	122,987.22	*
Deposits in Transit	30-Sep-98	0.00	
Outstanding Checks	30-Sep-98	(904.73)	
Other	30-Sep-98	0.00	
Adjusted Bank Balance		<u>122,082.49</u>	
Balance per Books	31-Aug-98	109,339.78	*
Tenant Deposits	30-Sep-98	24,751.26	
Telephone Deposits	30-Sep-98	300.26	*
Disbursements	30-Sep-98	(6,747.31)	
Bank Charges	30-Sep-98	0.00	
Bank Charges	30-Sep-98	(11.50)	
Re-Deposit		(5,550.00)	Best Furniture
Adjusted Book Balance		<u>122,082.49</u>	
	Delta:	0.00	

Virgin Islands Community Bank
Tenant Account #182-600135

September-98

Date	<u>Deposits</u>	
01-Sep-98	325.00	* Dina Urbina
01-Sep-98	300.00	* Dina Urbina
01-Sep-98	475.00	* Mutual of Omaha
02-Sep-98	1,166.67	* Business World
02-Sep-98	781.25	* Elmo Perez - Jewlery
02-Sep-98	200.00	* Natty's Cafeteria
02-Sep-98	1,500.00	* USW Union
03-Sep-98	2,187.50	* Island Finance
03-Sep-98	782.50	* Kay Travels
04-Sep-98	1,000.00	* USW Union
08-Sep-98	200.00	* Natty's Cafeteria
09-Sep-98	1,166.67	* Business World
09-Sep-98	225.00	* Gill's Electric
09-Sep-98	175.00	* Natty's Cafeteria
09-Sep-98	5,550.00	* Best Furniture
10-Sep-98	250.00	* Dress Maker
10-Sep-98	2,500.00	* Univ. of Pittsburg
10-Sep-98	950.00	* IW Union
17-Sep-98	225.00	* Gill's Electric
17-Sep-98	1,166.67	* MI Menswear
24-Sep-98	400.00	* Daisy Herbert
25-Sep-98	1,250.00	* Dr. Alanso
30-Sep-98	475.00	* Mutual of Omaha
30-Sep-98	1,500.00	* New Plaza Café
TOTAL:	<u>24,751.26</u>	

Disbursements

1396	742.81	* WAPA
1397	210.00	* Rivera
1398	329.75	* Motta
1399	26.01	* Vitelco - Maher
1400	2,300.00	* Rudy Caines
1401	12.21	* WAPA
1402	35.00	* Terminex
1403	210.00	* Rivera
1404	325.00	* Motta
1405	210.00	* Rivera
1406	325.00	* Motta
1407	275.15	* M&R - Well Pump
1408	210.00	* Rivera
1409	325.00	* Motta

Virgin Islands Community Bank
Tenant Account #182-600135

September-98

1410	306.65	* WAPA - Yusuf
1411	267.28	TresCom
1412	40.00	Signs
1413	597.45	Gross Receipts Tax
TOTAL:	<u>6,747.31</u>	



VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

09/30/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 769
CHRISTIANSTED VI 00821

25

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 08/31/98			172,117.01
PLUS	25 DEPOSITS AND OTHER CREDITS		25,051.52
LESS	26 CHECKS AND OTHER DEBITS		74,173.81
LESS	CYCLE SERVICE CHARGE		7.50
CURRENT STATEMENT BALANCE AS OF 09/30/98			122,987.22
NUMBER OF DAYS IN THIS STATEMENT PERIOD	30		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1365	09/10	4,016.37 ✓	1399	09/08	26.01
1366	09/11	423.39 ✓	1400	09/11	2,300.00
1367	09/10	55,914.13 ✓	1401	09/09	12.21
1368	09/10	238.23 ✓	1402	09/17	35.00
1390*	09/09	245.00 ✓	1403	09/15	210.00
1391	09/04	250.13 ✓	1404	09/15	325.00
1392	09/03	999.98 ✓	1405	09/30	210.00
1393	09/01	210.00 ✓	1406	09/30	325.00
1394	09/02	325.00 ✓	1407	09/24	275.15
1395	09/02	135.00 ✓	1408	09/29	210.00
1396	09/02	742.81	1409	09/30	325.00
1397	09/10	210.00	1410	09/28	306.65
1398	09/10	329.75			



*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
09/01	DEPOSIT		300.00
09/01	DEPOSIT		325.00
09/01	DEPOSIT		475.00
09/02	DEPOSIT		200.00
09/02	DEPOSIT		781.25
09/02	DEPOSIT		1,166.67
09/02	DEPOSIT		1,500.00
09/03	DEPOSIT		300.26
09/03	DEPOSIT		782.50
09/03	DEPOSIT		2,187.50
09/04	DEPOSIT		1,000.00
09/08	DEPOSIT		200.00
09/09	DEPOSIT		175.00
09/09	DEPOSIT		225.00
09/09	DEPOSIT		1,166.67
09/09	DEPOSIT		5,550.00
09/10	DEPOSIT		250.00
09/10	DEPOSIT		950.00
09/10	DEPOSIT		2,500.00
09/14	FORCE PAY DEBIT	5,554.00	
09/17	DEPOSIT		225.00
09/17	DEPOSIT		1,166.67
09/24	DEPOSIT		400.00
09/28	DEPOSIT		1,250.00
09/30	DEPOSIT		475.00
09/30	DEPOSIT		1,500.00
09/30	CYCLE SERVICE CHARGE	7.50	

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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0018145

071-0836

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

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(809) 773-0440

5 Strand St.
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

09/30/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

25

*** BALANCE BY DATE ***

08/31	172,117.01	09/01	173,007.01	09/02	175,452.12	09/03	177,722.40
09/04	178,472.27	09/08	178,646.26	09/09	185,485.72	09/10	128,477.24
09/11	125,753.85	09/14	120,199.85	09/15	119,664.85	09/17	121,021.52
09/24	121,146.37	09/28	122,089.72	09/29	121,879.72	09/30	122,987.22

071-0837

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Hamed v. United & Yusuf - Der's Production

0018146

**Virgin Islands Community Bank
 Tenant Account #182-600135**

		<u>October-98</u>
Balance per Bank	30-Sep-98	143,652.84 *
Deposits in Transit	30-Sep-98	0.00
Outstanding Checks	30-Sep-98	(1,947.06)
Other	30-Sep-98	0.00
Adjusted Bank Balance		<u>141,705.78</u>
Balance per Books	31-Aug-98	122,082.49 *
Tenant Deposits	30-Sep-98	28,462.84
Telephone Deposits	30-Sep-98	283.33 *
Disbursements	30-Sep-98	(9,115.38)
Bank Charges	30-Sep-98	0.00
Bank Charges	30-Sep-98	(7.50)
Re-Deposit		0.00
Adjusted Book Balance		<u>141,705.78</u>
	Delta:	0.00

Virgin Islands Community Bank
Tenant Account #182-600135

October-98

Date	<u>Deposits</u>	
05-Oct-98	210.00	* Dress Maker
05-Oct-98	781.25	* Elmo Perez - Jewlery
05-Oct-98	782.50	* Kay Travels
05-Oct-98	725.75	* Natty's Cafeteria
05-Oct-98	950.00	* USW Union
06-Oct-98	600.00	* Dress Maker
06-Oct-98	1,500.00	* IW Union
13-Oct-98	600.00	* Bee's Records
13-Oct-98	2,406.25	* Island Finance
13-Oct-98	125.00	* Natty's Cafeteria
13-Oct-98	1,250.00	* Univ. of Pittsburg
14-Oct-98	300.00	* Dina Urbina
14-Oct-98	325.00	* Dina Urbina
14-Oct-98	300.00	* Gill's Electric
14-Oct-98	1,166.67	* MI Menswear
14-Oct-98	3,500.00	* Plaza Laundry
14-Oct-98	1,000.00	* USW Union
15-Oct-98	1,000.00	* Ice Cream
15-Oct-98	1,000.00	* JP Sales
20-Oct-98	2,920.00	* Allcore, Inc. (4 mth rent)
20-Oct-98	1,166.67	* Allcore, Inc. (Sec Dep)
20-Oct-98	350.00	* Gill's Electric
21-Oct-98	140.00	* Dress Maker
21-Oct-98	150.00	* Natty's Cafeteria
22-Oct-98	800.00	* Nuturama
26-Oct-98	1,250.00	* Dr. Alanso
29-Oct-98	782.50	* Kay Travels
30-Oct-98	781.25	* Elmo Perez - Jewlery
30-Oct-98	1,600.00	* JP Sales
TOTAL:		
	<u>28,462.84</u>	

Disbursements

1414	210.00	* Rivera
1415	42.00	* Vitelco - Yusuf
1416	15.49	* American Express
1417	325.00	* Motta
1418	1,900.00	* Rudy Caines
1419	818.50	* WAPA
1420	240.00	* Glass Replacement
1421	210.00	* Rivera
1422	26.95	* Vitelco

**Virgin Islands Community Bank
Tenant Account #182-600135**

October-98

1423	35.00	* Terminex
1424	325.00	* Motta
1425	12.21	* WAPA
1426	60.00	* Roof Repair
1427	200.00	* Douglas Sign Co.
1428	210.00	* Rivera
1429	325.00	* Motta
1430	135.00	* Ocean Systems
1431	390.44	* AMEX - Yusuf
1432	98.50	* VISA - Yusuf
1433	52.50	* Waste Removal
1434	210.00	* Rivera
1435	82.74	* Vitelco
1436	325.00	* Motta
1442	187.04	* WAPA - Yusuf
1443	731.95	* WAPA
1437	325.00	Motta
1438	252.00	Rivera
1439	210.00	Rivera
1440	325.00	Motta
1441	135.00	Ocean Systems
1444	700.06	Gross Receipts Tax



TOTAL: 9,115.38

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

12-13 Kings St
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Christiansted,
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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

10/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

28

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0291237
PREVIOUS STATEMENT BALANCE AS OF 09/30/98 122,987.22
PLUS 30 DEPOSITS AND OTHER CREDITS 28,746.17
LESS 28 CHECKS AND OTHER DEBITS 8,073.05
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 10/31/98 143,652.84
NUMBER OF DAYS IN THIS STATEMENT PERIOD 31

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1411	10/14	267.28	1425	10/14	12.21
1412	10/08	40.00	1426	10/19	60.00
1413	10/06	597.45	1427	10/23	200.00
1414	10/06	210.00	1428	10/20	210.00
1415	10/07	42.00	1429	10/21	325.00
1416	10/09	15.49	1430	10/23	135.00
1417	10/07	325.00	1431	10/28	390.44
1418	10/20	1,900.00	1432	10/28	98.50
1419	10/05	818.50	1433	10/23	52.50
1420	10/08	240.00	1434	10/27	210.00
1421	10/14	210.00	1435	10/28	52.74
1422	10/14	26.95	1436	10/27	325.00
1423	10/20	35.00	1442*	10/28	167.04
1424	10/15	325.00	1443	10/28	731.95

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
10/05	DEPOSIT		210.00
10/05	DEPOSIT		725.75
10/05	DEPOSIT		781.25
10/05	DEPOSIT		782.50
10/05	DEPOSIT		950.00
10/06	DEPOSIT		263.33
10/06	DEPOSIT		600.00
10/06	DEPOSIT		1,500.00
10/13	DEPOSIT		125.00
10/13	DEPOSIT		600.00
10/13	DEPOSIT		1,250.00
10/13	DEPOSIT		2,406.25
10/14	DEPOSIT		300.00
10/14	DEPOSIT		300.00
10/14	DEPOSIT		325.00
10/14	DEPOSIT		1,000.00
10/14	DEPOSIT		1,166.67
10/14	DEPOSIT		3,500.00
10/15	DEPOSIT		1,000.00
10/15	DEPOSIT		1,000.00
10/20	DEPOSIT		350.00
10/20	DEPOSIT		1,166.67
10/20	DEPOSIT		2,920.00
10/21	DEPOSIT		140.00
10/21	DEPOSIT		150.00
10/22	DEPOSIT		600.00
10/26	DEPOSIT		1,250.00
10/29	DEPOSIT		782.50

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0018136

071-0827

**VIRGIN ISLANDS
COMMUNITY BANK**



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12-13 Kings St
P.O. Box 460
Christiansted,
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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.
STATEMENT DATE

10/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

28

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
10/30	DEPOSIT		781.25
10/30	DEPOSIT		1,600.00
10/31	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

09/30	122,987.22	10/05	125,618.22	10/06	127,194.10	10/07	126,827.10
10/08	126,547.10	10/09	126,531.61	10/13	130,912.86	10/14	136,988.09
10/15	138,663.09	10/19	138,603.09	10/20	140,894.76	10/21	140,859.76
10/22	141,659.76	10/23	141,272.26	10/26	142,522.26	10/27	141,967.26
10/28	140,496.59	10/29	141,279.09	10/30	143,660.34	10/31	143,652.84

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

0018137

071-0828

**Virgin Islands Community Bank
 Tenant Account #182-600135**

		<u>November-98</u>
Balance per Bank	30-Nov-98	167,461.45 *
Deposits in Transit	30-Nov-98	0.00
Outstanding Checks	30-Nov-98	(4,659.44)
Other	30-Nov-98	0.00
Adjusted Bank Balance		<u>162,802.01</u>
Balance per Books	31-Oct-98	141,705.78 *
Tenant Deposits	30-Nov-98	27,846.17
Telephone Deposits	30-Nov-98	256.08
Disbursements	30-Nov-98	(6,998.52)
Bank Charges	30-Nov-98	0.00
Bank Charges	30-Nov-98	(7.50)
Re-Deposit		0.00
Adjusted Book Balance		<u>162,802.01</u>
	Delta:	0.00

Virgin Islands Community Bank
Tenant Account #182-600135

November-98


Date	<u>Deposits</u>	
03-Nov-98	800.00	* Nuturama
04-Nov-98	4.00	* Best Furn - Bank Chg.
04-Nov-98	5,550.00	* Best Furniture
04-Nov-98	2,406.25	* Island Finance
04-Nov-98	475.00	* Mutual of Omaha
04-Nov-98	1,500.00	* New Plaza Café
04-Nov-98	1,250.00	* Univ. of Pittsburg
04-Nov-98	1,500.00	* USW Union
12-Nov-98	200.00	* Dress Maker
13-Nov-98	1,250.00	* Dr. Alanso
13-Nov-98	300.00	* Gill's Electric
13-Nov-98	1,166.67	* MI Menswear
19-Nov-98	350.00	* Gill's Electric
19-Nov-98	1,000.00	* USW Union
20-Nov-98	613.00	* Natty's Cafeteria
23-Nov-98	7,000.00	* Best Furniture
23-Nov-98	250.00	* Dress Maker
23-Nov-98	950.00	* IW Union
25-Nov-98	500.00	* Ice Cream
30-Nov-98	781.25	* Elmo Perez - Jewlery
TOTAL:	<u>27,846.17</u>	

Disbursements

1445	64.00	* Douglas Sign
1446	227.95	* Plumber
1447	341.29	* Primus Tele - Yusuf
1448	69.00	* Elevator Parts
1449	24.05	* Vitelco
1450	210.00	* Rivera
1451	348.17	* Motta
1452	210.00	* Rivera
1453	333.00	* Motta
1454	276.59	AMEX - Yusuf
1455	100.10	* VISA - Yusuf
1456	35.00	Terminex
1457	174.47	* STX Gas
1458	2,300.00	Rudy Caines
1459	134.00	Plumber
1460	210.00	Rivera
1461	237.05	* WAPA - Yusuf
1462	325.00	Motta

Virgin Islands Community Bank
Tenant Account #182-600135

November-98

1463	225.00	Ocean Systems	
1464	1,153.85	Gross Receipts	
TOTAL:	<u>6,998.52</u>		

VIRGIN ISLANDS COMMUNITY BANK



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(809) 773-0440

5 Strand St
Fredriksted
St. Croix, USVI 00840
(809) 772-0050

MEMBER F.D.I.C.

STATEMENT DATE

11/30/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

12

*** CHECKING *** BUSINESS CHECKING
ACCOUNT NUMBER 0182600135 TAX ID NUMBER 66-0391237
PREVIOUS STATEMENT BALANCE AS OF 10/31/98 143,652.84
PLUS 21 DEPOSITS AND OTHER CREDITS 28,102.25
LESS 18 CHECKS AND OTHER DEBITS 4,296.14
LESS CYCLE SERVICE CHARGE 7.50
CURRENT STATEMENT BALANCE AS OF 11/30/98 167,461.45
NUMBER OF DAYS IN THIS STATEMENT PERIOD 30

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1437	11/03	325.00	1448	11/23	69.00
1438	11/03	252.00	1449	11/13	24.05
1439	11/10	210.00	1450	11/17	210.00
1440	11/12	325.00	1451	11/16	348.17
1441	11/03	135.00	1452	11/24	210.00
1444*	11/09	700.00	1453	11/25	333.00
1445	11/18	64.00	1455*	11/27	100.10
1446	11/18	227.95	1457*	11/27	174.47
1447	11/20	341.29	1461*	11/30	237.05

*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
11/03	DEPOSIT		256.00
11/03	DEPOSIT		300.00
11/04	DEPOSIT		475.00
11/04	DEPOSIT		1,250.00
11/04	DEPOSIT		1,500.00
11/04	DEPOSIT		1,500.00
11/04	DEPOSIT		2,406.25
11/04	DEPOSIT		5,550.00
11/12	DEPOSIT		4.00
11/12	DEPOSIT		200.00
11/13	DEPOSIT		300.00
11/13	DEPOSIT		1,166.67
11/13	DEPOSIT		1,250.00
11/19	DEPOSIT		350.00
11/19	DEPOSIT		1,000.00
11/20	DEPOSIT		613.00
11/23	DEPOSIT		950.00
11/24	DEPOSIT		250.00
11/24	DEPOSIT		7,000.00
11/25	DEPOSIT		500.00
11/30	DEPOSIT		781.25
11/30	CYCLE SERVICE CHARGE	7.50	

*** BALANCE BY DATE ***

10/31	143,652.84	11/03	143,996.92	11/04	156,679.17	11/09	155,979.11
11/10	155,769.11	11/12	155,647.11	11/13	158,339.73	11/16	157,991.56
11/17	157,731.56	11/18	157,489.61	11/19	158,839.61	11/20	159,111.32
11/23	159,992.32	11/24	167,032.32	11/25	167,199.32	11/27	166,924.75
11/30	167,461.45						

NOTE: See Reverse Side For Important Information

0018130

071-0821

Virgin Islands Community Bank
Tenant Account #182-600135

		<u>December-98</u>	
Balance per Bank	31-Dec-98	177,849.41	*
Deposits in Transit	31-Dec-98	0.00	
Outstanding Checks	31-Dec-98	(1,695.59)	
Other	31-Dec-98	0.00	
Adjusted Bank Balance		<u>176,153.82</u>	
Balance per Books	30-Nov-98	162,802.01	*
Tenant Deposits	31-Dec-98	22,926.67	
Telephone Deposits	31-Dec-98	271.70	*
Telephone Deposits	31-Dec-98	279.26	*
Disbursements	31-Dec-98	(10,686.94)	
Returned Deposit	31-Dec-98	(390.00)	Gill's Electric
Returned Deposit	31-Dec-98	(150.00)	Natty's Cafeteria
Bank Charges	31-Dec-98	(15.50)	*
Refund	31-Dec-98	116.62	* WAPA Refund
Deposit Photo Mach.		1,000.00	* V.M. Liger
Adjusted Book Balance		<u>176,153.82</u>	
Delta:		0.00	

Virgin Islands Community Bank
Tenant Account #182-600135

December-98

Date	<u>Deposits</u>	
01-Dec-98	391.25	* Gill's Electric
01-Dec-98	3,000.00	* Plaza Laundry
02-Dec-98	1,500.00	* USW Union
03-Dec-98	475.00	* Mutual of Omaha
04-Dec-98	1,500.00	* New Plaza Café
07-Dec-98	200.00	* Sewteck - Maynard
07-Dec-98	300.00	* Dina Urbina
07-Dec-98	390.00	* Gill's Electric
07-Dec-98	950.00	* IW Union
07-Dec-98	1,000.00	* USW Union
08-Dec-98	782.50	* Kay Travels
09-Dec-98	2,406.25	* Island Finance
14-Dec-98	625.00	* Natty's Cafeteria
14-Dec-98	1,166.67	* MI Menswear
15-Dec-98	1,250.00	* Univ. of Pittsburg
21-Dec-98	1,600.00	* JP Sales
22-Dec-98	390.00	* Gill's Electric
22-Dec-98	1,250.00	* Dr. Alanso
28-Dec-98	150.00	* Natty's Cafeteria
31-Dec-98	1,000.00	* JP Sales
31-Dec-98	2,600.00	* JP Sales
TOTAL:	<u>22,926.67</u>	

Disbursements

1465	210.00	* Rivera
1466	255.88	* Telephone - F. Yusuf
1467	2,114.60	* Amex. - M. Yusuf
1468	325.00	* Motta
1469	25.78	* Telephone - M. Yusuf
1470	35.00	* Terminex - M. Yusuf
1471	210.00	* Rivera
1472	266.55	* Plumber
1473	325.00	* Motta
1474	1,900.00	* Rudy Caines
1475	865.45	* WAPA
1476	252.00	* Rivera
1477	1,267.22	* Amex. - F. Yusuf
1478	325.00	* Motta
1479	36.87	* Telephone - F. Yusuf
1480	252.00	* Rivera
1481	325.00	* Motta

Virgin Islands Community Bank
Tenant Account #182-600135

December-98

1482	1,113.85	GRT - VIBIR
1483	252.00	Rivera
1484	325.00	Motta
1485	4.74	Telephone
TOTAL:	<u>10,686.94</u>	



VIRGIN ISLANDS COMMUNITY BANK



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5 Strand St.
Frederiksted
St. John, USVI 00840
(809) 772-0850

"We Are Community"

MEMBER FDIC

STATEMENT DATE

12/31/98

0182600135

ACCOUNT NO.

CYCLE-031

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00821

*** CHECKING *** BUSINESS CHECKING

ACCOUNT NUMBER	0182600135	TAX ID NUMBER	66-0391237
PREVIOUS STATEMENT BALANCE AS OF 11/30/98			167,461.45
PLUS 25 DEPOSITS AND OTHER CREDITS			24,594.25
LESS 27 CHECKS AND OTHER DEBITS			14,198.79
LESS CYCLE SERVICE CHARGE			7.50
CURRENT STATEMENT BALANCE AS OF 12/31/98			177,849.41
NUMBER OF DAYS IN THIS STATEMENT PERIOD	31		

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
1454	12/01	276.59	1470	12/10	35.00
1456*	12/01	35.00	1471	12/15	210.00
1458*	12/07	2,300.00	1472	12/17	266.55
1459	12/17	134.00	1473	12/14	325.00
1460	12/01	210.00	1474	12/22	1,900.00
1462*	12/02	325.00	1475	12/14	865.45
1463	12/02	325.00	1476	12/22	252.00
1464	12/04	1,153.85	1477	12/30	1,267.22
1465	12/08	210.00	1478	12/21	325.00
1466	12/11	255.98	1479	12/21	36.87
1467	12/15	2,114.60	1480	12/29	252.00
1468	12/09	325.00	1481	12/29	325.00
1469	12/07	25.78			



*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
12/01	DEPOSIT		391.25
12/01	DEPOSIT		3,000.00
12/02	DEPOSIT		271.70
12/02	DEPOSIT		1,500.00
12/03	DEPOSIT		475.00
12/04	DEPOSIT		1,500.00
12/07	DEPOSIT		200.00
12/07	DEPOSIT		300.00
12/07	DEPOSIT		390.00
12/07	DEPOSIT		950.00
12/07	DEPOSIT		1,000.00
12/08	DEPOSIT		782.50
12/09	DEPOSIT		2,406.25
12/10		394.00	
12/14	DEPOSIT		625.00
12/14	DEPOSIT		1,166.67
12/15	DEPOSIT		116.62
12/15	DEPOSIT		1,000.00
12/15	DEPOSIT		1,250.00
12/21	DEPOSIT		1,600.00
12/21		154.00	
12/22	DEPOSIT		390.00
12/22	DEPOSIT		1,250.00
12/28	DEPOSIT		150.00
12/31	DEPOSIT		279.26
12/31	DEPOSIT		1,000.00
12/31	DEPOSIT		2,600.00
12/31	CYCLE SERVICE CHARGE	7.50	

071-0814

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

VIRGIN ISLANDS COMMUNITY BANK



"We Are Community"

13 Kings St.
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(809) 773-8440

5 Street St.
Frederiksted
St. Croix, USVI 00624
(809) 772-8830

MEMBER F.D.I.C.

STATEMENT DATE

12/31/98

0182600135

ACCOUNT NO.

UNITED CORP
TENANT ACCOUNT
PO BOX 763
CHRISTIANSTED VI 00621

*** BALANCE BY DATE ***							
11/30	167,461.45	12/01	170,331.11	12/02	171,552.81	12/03	172,027.81
12/04	172,373.96	12/07	172,828.18	12/08	173,460.68	12/09	175,541.93
12/10	175,112.93	12/11	174,857.05	12/14	175,458.27	12/15	175,500.29
12/17	175,099.74	12/21	176,138.87	12/22	175,671.87	12/28	175,821.87
12/29	175,244.87	12/30	173,977.65	12/31	177,849.41		

071-0815

NOTE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

EXHIBIT 11

CHART 1 – Gross Receipts Tax Claimed By The Yusufs and Hameds



EXHIBIT #1
 02.12.1
 PENGAD 800-637-4389

The notations on this were made by me this 21 day of January, 2020: _____
 Signature

EXHIBIT

12

attached Exhibit B shows how the calculations have been done, and to which everyone agreed to by issuing a check in the amount of \$5,408,806.74. Therefore, the monthly rate of \$58,791.38 is what the current monthly rent is.

7. For the period of January 1, 1994 through May 4th, 2004, there is rent outstanding in the amount of \$3,999,679.73 (69,680 Sq. Ft. of Retail Space @ \$5.55 sq. ft.). This reflects a rental period of 10 Years & 125 days. The rate of \$5.55 sq. ft. has always been significantly below market value.
8. United did not make a demand for the rent for the period of January 1, 1994 through May 4th, 2004 because records concerning the exact months that rental period began and ended were in the possession of the Federal government. Plaintiff knows well these records are in the possession of the federal government, and has never made any objections or denied that no agreement existed regarding the payment of rents.
9. It is respectfully requested that an Order permitting United withdraw the back rent of \$5,234,298.71 the value of all rents due for Bay 1.
10. As the fee simple owner of United Shopping Plaza, Defendant United is also entitled to repossess the premises immediately as a result of Plaintiff's bad faith refusal to allow United to withdraw rents at a rate that has already been agreed on.
11. Whether the court declares this to be partnership, a business agreement, or any other legal entity, the rent due must be paid, and there can be no excuse for failure to pay any rent.

Date: 9-5-2013



Fathi Yusuf

EXHIBIT

13

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX

WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,)
Plaintiff/Counterclaim Defendant,) CIVIL NO. SX-12-CV-370
v.)
FATHI YUSUF and UNITED CORPORATION,) ACTION FOR INJUNCTIVE
Defendants/Counterclaimants,) RELIEF, DECLARATORY
v.) JUDGMENT, AND
PARTNERSHIP DISSOLUTION,
WIND UP, AND ACCOUNTING
WALEED HAMED, WAHEED HAMED,)
MUFEED HAMED, HISHAM HAMED, and)
PLESSEN ENTERPRISES, INC.,)
Additional Counterclaim Defendants.) Consolidated With
WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,)
Plaintiff,) CIVIL NO. SX-14-CV-287
v.) ACTION FOR DAMAGES AND
DECLARATORY JUDGMENT
UNITED CORPORATION,)
Defendant.)
WALEED HAMED, as Executor of the)
Estate of MOHAMMAD HAMED,) CIVIL NO. SX-14-CV-278
Plaintiff,) ACTION FOR DEBT
AND)
v.) CONVERSION
FATHI YUSUF,)
Defendant.)
FATHI YUSUF and)
UNITED CORPORATION,)
Plaintiffs,) CIVIL NO. ST-17-CV-384
ACTION TO SET ASIDE

MARGARET SOEFFING EMPLOYEE MAINTENANCE FILE:

Maintain Employees & Sales Reps

File Edit Go To Window Help

Close New List Save Save & New Delete Change ID Letters Reports Attachments Event Log

Maintain Employees & Sales Reps

Employee ID: 264172284

Name: MARGARET | K | SOEFFING | Suffix: MARGIE

Employee Inactive
 Sales Rep
 Both

General Additional Info Pay Info Withholding Info Vacation/Sick Time Employee Fields Company Fields

Address: 6501 RED HOOK PLAZA, STE 201, PMB 808
 City, ST, Zip: ST THOMAS | VI | 00802
 Country: OFFICE

Home phone:
 Work phone:
 Mobile phone:

E-mail:
 E-mail 2:

Social Security No.:

Type: OFFICE

Employee Beginning Balances

Customizable Fields

1. Birth Date: 06/02/1955
 2. Department: 04
 3. Job Title: CONTROLLER
 4. Citizenship: I
 5. Gender: F

[Customize these fields for your business](#)

Maintain Employees & Sales Reps

File Edit Go To Window Help

Close New List Save Save & New Delete Change ID Letters Reports Attachments Event Log

Maintain Employees & Sales Reps

Employee ID: 264172284

Name: MARGARET | K | SOEFFING | Suffix: MARGIE

Employee Inactive
 Sales Rep
 Both

General Additional Info Pay Info Withholding Info Vacation/Sick Time Employee Fields Company Fields

Emergency Contact

Name: MANFRED SOEFFING
 Relationship: HUSBAND
 Phone 1:
 Phone 2:

Demographic Information

Birth date: Jun 2, 1955
 Marital status: Married
 Gender: Female
 Ethnic origin: White

Employment Details

Job title: CONTROLLER
 Job code:
 Division:
 Location:
 Department:
 Supervisor:

Employment status: Current Employee
 Hired: Jun 20, 2011
 Terminated:
 Rehired:
 I-9 verification status:
 I-9 reverification date:

[Customize statuses](#)

EXHIBIT

14

“Net Cash Payout” reflected on the Summary was given to him. Attached as **Exhibit 5** is a copy of the check actually delivered to counsel for Hamed. What the Motion does not explain to the Court is that someone struck out the “Due To/Fr Settlement at 8/31/15” in the “memo” section of the check. *See* Exhibit 7 to the Motion. Hamed also does not inform the Court that he chose to present the check, as modified, to the bank for payment on November 18, 2015 and that he received the net cash payout shown in the Summary.

As reflected in ¶ 2 of the Declaration of Joel H. Holt attached as Exhibit 8 to the Motion, Hamed’s counsel waited more than 2 months after the Summary was presented to Hamed and Hamed cashed the check for \$183,381.91 to meet with John Gaffney, the accountant who prepared the Summary. Hamed complains about the effective cancellation of an item in the amount of \$119,529.01 allegedly due from United for the gross receipts taxes and insurance that were paid by Plaza Extra-East from January 2013 through March 8, 2015 on behalf of the United Shopping Center. As reflected in the Declaration of John Gaffney, attached as **Exhibit 6**, this “due from United” amount was steadfastly objected to by Yusuf, who consistently claimed that the original agreement with Hamed was that the Plaza Extra-East store would pay all gross receipts taxes and insurance on behalf of the United Shopping Center. *Id.* at ¶ 3.

The record is clear that the Partners agreed that the Plaza Extra Stores would pay for insuring the whole United Shopping Center as well as United’s gross receipts taxes on its rents. Attached as **Exhibit 7** are pages 53 and 54 of the transcript of Yusuf’s April 2, 2014 deposition, which sets forth this agreement. More importantly, the Partners acted on this agreement for the entire life of the Partnership, as reflected in the actual payment of these expenses with funds from the Plaza Extra Stores for more than 28 years. *See, e.g.,* copies of five checks signed by

one of Hamed's sons dating from July 2003 through May 2014 paying insurance premiums attached as **Exhibit 8**; 720 V.I. Gross Receipts Monthly Tax Returns for January and February 2012 with supporting schedule and checks signed by one of Hamed's sons attached as **Exhibit 9**; and ¶ 3 of the Gaffney Declaration ("Since I began providing accounting services with respect to the Plaza Extra Stores, I have never found any evidence that the United Shopping Center ever previously paid or reimbursed Plaza Extra-East for such gross receipts taxes and insurance.").

As this Court recognized in its April 27, 2015 Memorandum Opinion, "Hamed admitted that rent is controlled by Yusuf, that he does not object to paying rent and that Yusuf (on behalf of United) could charge rent and collect it." *Id.* at page 4 (record citations omitted). Hamed has not pointed to any of his sworn testimony where he denies that the Plaza Extra Stores were supposed to pay all insurance and gross receipts taxes connected with the United Shopping Center. Accordingly, it is highly improper for Hamed to attempt to dispute this long term arrangement through the declaration of his counsel claiming, without any reference to admissible evidence, that "Hamed never agreed to such a payment." *See* Declaration of Joel H. Holt at ¶ 3 attached as Exhibit 8 to the Motion.

In short, Yusuf simply had the \$119,529.01 in gross receipts taxes and insurance paid from January 2013 through March 8, 2015 appropriately accounted for under the Partnership agreement. More importantly, the check drawn on the Claims Reserve Account in the amount of \$183,381.91, which reflected the "Net Cash Payout" to Hamed after accounting for the Partners' respective credits and debits was signed by the Master after receipt of the same Summary and subsequently cashed by Hamed. This Court should not hear Hamed crying foul

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX

MOHAMMAD HAMED, by his
authorized agent WALEED HAMED,

Plaintiff/Counterclaim Defendant,

vs.

FATHI YUSUF and UNITED CORPORATION,

Defendants/Counterclaimants,

vs.

WALEED HAMED, WAHEED HAMED,
MUFEEED HAMED, HISHAM HAMED, and
PLESSEN ENTERPRISES,

Additional Counterclaim Defendants.

CIVIL NO. SX-12-CV-370

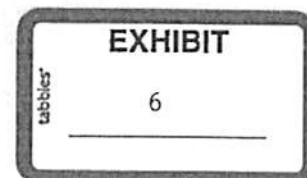
ACTION FOR DAMAGES,
INJUNCTIVE RELIEF
AND DECLARATORY RELIEF

DECLARATION OF JOHN GAFFNEY

I, John Gaffney, pursuant to 28 USC § 1746 and Super. Ct. R. 18, under the penalties of perjury, state and affirm that the following is true and correct:

1. I am the Senior Controller of United Corporation d/b/a Plaza Extra. As such, my duties include the collection, supervision and updating of accounting data and financial information concerning, among other things, the three supermarket stores known as Plaza Extra-East, Plaza Extra-Tutu Park, and Plaza Extra-West.

2. I have been shown a declaration of Joel H. Holt dated January 28, 2016 attached as Exhibit 8 to "Plaintiff's Motion and Memorandum In Support Thereof To Remove The Liquidating Partner" (the "Motion"). I prepared the "Summary of Remaining Partnership Items For the Period From Jan 1, 2013 to Sept 30, 2015" (the "Summary") that was included as a part of the Partnership accounting provided to the Partners, Mohammad Hamed and Fathi Yusuf,



and the Master on November 16, 2015 and which was attached as Exhibit 6 to the Motion. The purpose of the Summary was to explain the Partnership debits and credits for the period from January 1, 2013 to September 30, 2015 with respect to the three Plaza Extra stores. The Summary was delivered to Attorney Holt on or about November 16, 2015 when I delivered a check payable to Mr. Hamed in the amount of \$183,381.91 to Attorney Holt. While I did not provide the "back up" for the Summary at that time, I did inform Attorney Holt that I would do so in connection with the next bi-monthly report that was due at the end of November. Furthermore, I told him I would be happy to answer any questions and provide whatever support was needed immediately, if he so desired. Attorney Holt did not ask to meet with me until we met on January 25, 2016.

3. The \$119,529.01 entry reflected on the Summary represents the cumulative total of gross receipts taxes and insurance paid by the Partnership, through Plaza Extra-East, from January 1, 2013 through March 8, 2015 on behalf of the United Shopping Center. Mr. Yusuf has steadfastly objected to any effort to claim that United Corporation owed this to Plaza Extra-East because he contends his original agreement with Mr. Hamed was that Plaza Extra-East would pay all gross receipts taxes and insurance on behalf of the United Shopping Center. Since I began providing accounting services with respect to the Plaza Extra Stores, I have never found any evidence that the United Shopping Center ever previously paid or reimbursed Plaza Extra-East for such gross receipts taxes and insurance.

4. The \$72,984.02 "discrepancy" addressed in ¶ 4 of the declaration of Attorney Holt relates to two invoices in the amount of \$59,867.02 (for condensers ordered for Plaza Extra-East in 2014) and \$13,117 (for shopping carts ordered for Plaza Extra-East). At an initial meeting between Judge Ross, Attorney Holt, and me, I was instructed by Judge Ross to credit

the Partnership for these two invoices. While I informed Judge Ross that Mr. Yusuf would object, I did in fact credit the Partnership as instructed. Later, after much back and forth between the Partners and their representatives, at a meeting between Judge Ross, Mr. Yusuf and me on October 1, 2015, Judge Ross instructed me to take out the credits previously provided to the Partnership for the condensers and shopping carts. I informed Judge Ross that I would maintain visibility of this disputed transaction by simply posting offsetting charges.

5. When we met on January 25, 2016, Attorney Holt appeared to be confused over the \$186,819.33 entry reflected on the Summary. This entry is a stated liability from United Corporation to the shareholders on the books of Plaza Extra-Tutu Park. I did not say to Attorney Holt that I "had no idea why this amount was on this ledger." I know why it was reflected on the ledger because it was carried over from the previous books and records of the corporation. What I did say was that no audit trail exists to validate the transactions giving rise to this liability as they occurred many years ago. I went on to say that it is not uncommon for audit trails to disappear over long periods of time and accountants generally except the validity of such items since they are reported on tax returns, as was this entry. The accounting records of United Corporation originally reflected the account as "Due to/from Shareholders." After the retroactive establishment of the Partnership, I added an account called "Due to/from Hamed" and changed the "Shareholders" reference to Yusuf to avoid confusion over the shareholders versus partners.

6. Attorney Holt's confusion over the balance of \$186,819.33 reported on the balance sheet of Plaza Extra-Tutu Park on December 31, 2012 appeared to be due, in part, to his comparison of the balance sheet of Plaza Extra-Tutu Park with the Combined balance sheets of all three stores. I told him not to compare the "St. Thomas" and "Combined" balance sheets

as it was tantamount to comparing balance sheets of different companies. The fact that the balance on the combined balance sheet was \$117,644.33 on December 31, 2013 was very clear to me, but unfortunately, not for Attorney Holt. The difference of \$69,175.00 is simply an offsetting amount on the Plaza Extra-West balance sheet. Even after I pointed out to Attorney Holt that the \$186,819.33 had not changed on the Plaza Extra-Tutu Park balance sheet, he remained confused. Attached as Exhibits A, B, and C are balance sheets I have produced for Plaza Extra-Tutu Park, Plaza Extra-West, and Combined. The \$69,175 shown on Plaza Extra-West balance sheet relates to money Mr. Yusuf owed to the Partnership for 2012 tax extension payments originally charged to shareholder distributions. If you look at the Summary (Exhibit 6 to the Motion), there is an "A/C 14000" settlement amount for Plaza Extra-West. By the reconciliation date in 2015, other transactions obscured the \$69,175 from the earlier year. One such transaction was the reporting of the ByOrder Investments series of transactions. When I started to explain this, it appeared that Attorney Holt was even further confused. I then asked him to allow me to explain it to Mr. Hamed's accountants to eliminate any confusion and resulting suspicion. Although Attorney Holt appeared to be satisfied with this suggestion, I have never been asked to provide any further explanation. The ByOrder monies were received in 2014 and 2015. With each cash receipt, Mr. Hamed was issued a check for his 31% interest, while Mr. Yusuf was not issued a check for his percentage interest. Therefore, the \$69,175 Mr. Yusuf originally owed to Plaza Extra-West eventually became the \$120,167.33 Plaza Extra-West owed to Mr. Yusuf, as reflected in the Summary.

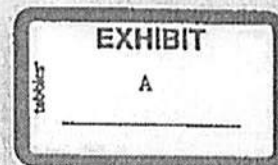
Dated: February 16, 2016


John Gaffney

United Corporation STT (Pship)
Balance Sheet
As of December 31, 2013 and Prior Year

	<u>As of 12/31/13</u>	<u>As of 12/31/12</u>
ASSETS		
Current Assets		
10000 Cash - Petty	\$ 10,000.00	\$ 10,000.00
10100 Cash - Registers	5,000.00	5,000.00
10200 Cash - Safe	61,000.00	61,000.00
10300 Cash - Bank Op'g 2010	325,565.62	20,106.91
10350 Cash - Bank Payroll 0640	18,894.76	10,523.05
10400 Cash - Bank CC 6143	53,203.15	306,646.08
10500 Cash - Bank Telchik 6719	116,760.40	107,890.35
11000 Accounts Receivable - Trade	14,083.33	0.00
12000 Inventory	2,184,104.30	2,008,308.64
13100 Prepaid Insurance	119,989.70	63,398.58
13000 Due from (to) SH's Yusuf	(186,819.33)	(186,819.33)
14100 Due from (to) Plaza East	(126,480.79)	0.00
14300 Due from (to) Plaza West	117,689.46	0.00
Total Current Assets	2,713,010.60	2,406,054.28
Property and Equipment		
16100 Leasehold Improvements	4,188,558.00	4,188,558.00
16200 Fixtures & Store Equipment	2,253,883.85	2,247,158.00
16400 Security Equipment	99,335.60	95,180.00
16500 Vehicles & Transport Equipment	25,800.00	25,800.00
16900 Accum Depreciation	(4,201,529.00)	(4,092,580.00)
Total Property and Equipment	2,366,048.45	2,464,116.00
Other Assets		
17000 Land	330,000.00	330,000.00
19000 Deposits	37,962.40	37,962.40
Total Other Assets	367,962.40	367,962.40
Total Assets	\$ 5,447,021.45	\$ 5,238,132.68

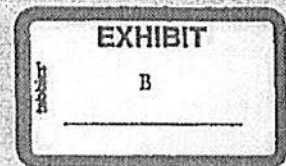
Unaudited - For Management Purposes Only



United Corporation West (Pehlp)
Balance Sheet
As of December 31, 2013 and Prior Year

	<u>As of 12/31/13</u>	<u>As of 12/31/12</u>
ASSETS		
Current Assets		
10000 Cash - Petty	\$ 10,000.00	\$ 10,000.00
10100 Cash - Registers	14,435.00	14,435.00
10200 Cash - Safe	36,032.00	80,000.00
10300 Cash - Bank Op'g 6269	(672,207.87)	(613,302.06)
10400 Cash - Bank CC 3789	351,196.21	583,059.33
10500 Cash - Bank Telchik 2918	2,343,033.13	2,246,391.86
11000 Accounts Receivable - Trade	21,738.20	0.00
12000 Inventory	4,259,525.49	4,242,815.36
13100 Prepaid Insurance	83,679.76	73,059.38
13400 Due from Employees - Loans	62,561.39	0.00
14000 Due from (to) Yusuf	69,175.00	0.00
14100 Due from (to) Plaza East	(365,262.10)	0.00
14400 Due from (to) Plaza STT	(117,689.46)	0.00
14500 Due from (to) Shopping Ctr	900,000.00	0.00
15100 Marketable Securities - BPPR	37,767,429.03	43,069,015.83
15150 Unrealized (Gain) Loss - BPPR	(2,324,369.86)	(3,778,720.41)
15200 Marketable Securities - ML	336,378.45	201,293.74
15250 Unrealized (Gain) Loss - ML	0.00	1,611,901.72
Total Current Assets	42,775,654.37	47,739,949.75
Property and Equipment		
16000 Buildings	3,478,103.00	3,478,103.00
16200 Fixtures & Store Equipment	2,977,514.00	2,977,514.00
16400 Security Equipment	109,333.00	109,333.00
16900 Accum Depreciation	(4,272,215.00)	(4,183,036.00)
Total Property and Equipment	2,292,735.00	2,381,914.00
Other Assets		
19000 Deposits	10,000.50	10,000.50
19200 Due from (to) Peter's Farm	1,598,689.00	1,527,708.00
19300 Due from (to) Plessen	5,004,610.00	5,089,018.00
19400 Due from (to) Sixteen Plus	140,719.62	87,004.26
19500 Due from (to) DAAS Corp	0.00	327,500.00
Total Other Assets	6,754,019.12	7,041,230.76
Total Assets	\$ 51,822,408.49	\$ 57,163,094.51

Unaudited - For Management Purposes Only



Plaza Extra Supermarkets
 Combined Balance Sheet
 As of December 31, 2013 and Prior Year

As of 12/31/12

As of 12/31/13

ASSETS

Current Assets	2013	2012
Cash - Petty	30,000.00	30,000.00
Cash - Registers	33,870.00	33,870.00
Cash - Safe	177,032.00	177,032.00
Cash in Bank - Operating	(923,160.09)	(923,160.09)
Cash in Bank - Payroll	18,894.76	18,894.76
Cash in Bank - CC Deposits	932,533.54	932,533.54
Cash in Bank - Telectrack	7,703,852.96	7,703,852.96
Cash Clearing - Transfers	4,450.00	4,450.00
Accounts Receivable - Trade	43,528.26	43,528.26
Inventory	9,553,982.58	9,553,982.58
Prepaid Insurance	278,216.83	278,216.83
Due from Employees - Loans	75,006.39	75,006.39
Due from (to) Shareholders	(1,176,643.33)	(1,176,643.33)
Due from (to) Plaza East	(491,742.89)	(491,742.89)
Due from (to) Plaza West	482,951.56	482,951.56
Due from (to) Plaza ST	8,791.33	8,791.33
Due from (to) Shopping Ctr	(391,409.69)	(391,409.69)
Marketable Securities - BPPR	37,767,429.03	37,767,429.03
Unrealized (Gain) Loss - BPPR	(2,324,369.86)	(2,324,369.86)
Marketable Securities - ML	336,378.45	336,378.45
Unrealized (Gain) Loss - ML	0.00	0.00
Total Current Assets	\$3,198,590.83	\$3,198,590.83
Property and Equipment	3,478,103.00	3,478,103.00
Buildings	42,149,919.00	42,149,919.00
Leasehold Improvements	7,377,032.21	7,377,032.21
Fixtures & Store Equipment	298,600.60	298,600.60
Security Equipment	57,050.50	57,050.50
Vehicles & Transport Equipment	(10,677,021.00)	(10,677,021.00)
Accum Depreciation	4,748,684.31	4,748,684.31
Total Property and Equipment	4,872,504.50	4,872,504.50
Other Assets	17,000.00	17,000.00
Land	330,000.00	330,000.00
Deposits	57,963.40	57,963.40
Investment - Laundromat	0.00	0.00
Investment - Martress Pal LLC	0.00	0.00
Due from (to) Peltet's Farm	1,598,689.00	1,598,689.00
Due from (to) Pleschen	5,004,610.00	5,004,610.00
Due from (to) Blitzen Plus	140,719.62	140,719.62
Due from (to) DAAS Corp	0.00	0.00
Due from (to) Royal Furniture	0.00	0.00
Total Other Assets	7,131,982.02	7,131,982.02
Total Assets	\$65,079,257.16	\$65,079,257.16
		\$67,254,855.21

EXHIBIT
 C

Unaudited - For Management Purposes Only

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. CROIX

MOHAMMED HAMED by His Authorized)
Agent WALEED HAMED,)
)
Plaintiff/Counterclaim Defendant,)
)
vs.) Case No. SX-12-CV-370
)
FATHI YUSUF and UNITED CORPORATION,)
)
Defendants/Counterclaimants,)
)
vs.)
)
WALEED HAMED, WAHEED HAMED, MUFEED)
HAMED, HISHAM HAMED, and PLESSEN)
ENTERPRISES, INC.,)
)
Additional Counterclaim Defendants.)

THE VIDEOTAPED ORAL DEPOSITION OF FATHI YUSUF

was taken on the 2nd day of April, 2014, at the Law Offices
of Adam Hoover, 2006 Eastern Suburb, Christiansted,
St. Croix, U.S. Virgin Islands, between the hours of
9:17 a.m. and 4:16 p.m., pursuant to Notice and Federal
Rules of Civil Procedure.

Reported by:

Cheryl L. Haase
Registered Professional Reporter
Caribbean Scribes, Inc.
2132 Company Street, Suite 3
Christiansted, St. Croix U.S.V.I.
(340) 773-8161

EXHIBIT

7

tabbies

APPEARANCES**A-P-P-E-A-R-A-N-C-E-S****For the Plaintiff/Counterclaim Defendant:**

Law Offices of
Joel H. Holt
2132 Company Street
Suite 2
Christiansted, St. Croix
U.S. Virgin Islands 00820

By: Joel H. Holt

and

Law Offices of
Carl Hartmann, III
5000 Estate Coakley Bay, #L6
Christiansted, U.S. Virgin Islands 00820

By: Carl Hartmann, III

For the Defendant/Counterclaimants

Law Offices of
Dudley, Topper & Feuerzeig
P.O. Box 756
Charlotte Amalie, St. Thomas
U.S. Virgin Islands 00804

By: Gregory H. Hodges

and

Law Offices of
Nizar A. DeWood
2006 Eastern Suburbs, Suite 101
Christiansted, VI 00830

By: Nizar A. DeWood

Cheryl L. Haase
(340) 773-8161

FATHI YUSUF -- DIRECT

1 **A.** Yes.

2 **Q.** Okay. And that would include 50-percent interest
3 in the net profits of any bank accounts, payables,
4 receivables?

5 **A.** Whatever is belong to Plaza is for me and him.

6 **Q.** Okay. Now, you mentioned some conditions. What
7 conditions are there?

8 Are there some other conditions to this
9 partnership agreement?

10 **A.** No. The condition is, I have the final word.
11 It's I am obligated to consult with him, if I see it's
12 important for me to consult. I was suppose to be, after
13 1993, I was supposed to have an office within the
14 supermarket free of charge. I was -- he was supposed to,
15 the Plaza Extra was supposed to pay all the gross receipt
16 from January 1st, 1994 up to present, and it was covering in
17 the building, the entire building of United Shopping Plaza.

18 My duty was, is to go and commit the same
19 thing we ensure, to bring money to Mr. Hamed an extent,
20 which cost him nothing. It cost me personal guarantee, and
21 it costing me everything I own except my children and my
22 wife.

23 **Q.** Okay. And so I'm going to go back in reverse
24 order a little bit.

25 **A.** Yes.

FATHI YUSUF -- DIRECT

1 Q. When you say one of the conditions was -- was he
2 agreed to cover United, you're talking about insurance
3 coverage, is that what you're talking about?

4 A. No, including the insurance.

5 Q. Okay. So the Plaza Extra stores would pay for
6 insurance on the whole shopping center?

7 A. Yes.

8 Q. And the Plaza Extra Supermarket would pay the
9 gross receipts, not just on the grocery store profits, but
10 on the rent?

11 A. Yes.

12 Q. Okay.

13 A. Excuse me. One more item. The United Shopping
14 Plaza was using the entire shopping center value
15 depreciation to offset any income tax, which that, in
16 return, it will give you greater saving than the insurance
17 and the gross receipt.

18 Q. So there's a tradeoff you're giving them --

19 A. It's a tradeoff, yes.

20 Q. You're giving them depreciation; they're paying
21 gross receipts and insurance?

22 A. Yes. Yes, sir.

23 Q. Okay. And then you said that something about an
24 office that --

25 A. No, I have -- you see, I have an office in the --

THIS CHECK IS DELIVERED IN CONNECTION WITH THE FOLLOWING ACCOUNT (S)	
DATE	AMOUNT

UNITED CORPORATION D/B/A PLAZA EXTRA
 TEL (340) 778-6240
 PO BOX 783 C'STED
 SAINT CROIX, VI 00821-0783

22538

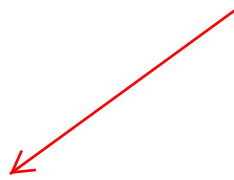
DATE 7/24/03 101-000/218

PAY TO THE ORDER OF International Insurance Agency Ltd \$ 207,567.20
Two Hundred Seven Thousand Five Hundred Sixty Seven and 20/100 DOLLARS

Scotiabank
 THE BANK OF NOVA SCOTIA
 ST. CROIX, V.I. (PHONE 408)

FOR Inv. # 26112

⑆022538⑆ ⑆021606069⑆ 058⑆00065811⑆



HAMD604050

EXHIBIT
 8

ANCE AGENCY, INC.

36065

Check Number: 36065

Check Date: Jul 1, 2006


Duplicate

Check Amount: \$379,645.33

Discount Taken Amount Paid

379,645.33

to be Paid - Description

UNITED CORPORATION D/B/A PLAZA EXTRA 4C & 4D ESTATE SION FARM CHRISTIANSTED, VI 00821 (340) 778-6240	BANK OF NOVA SCOTIA CHRISTIANSTED, VI 00821	101-8062216 DATE Jul 1, 2006	36065
Three Hundred Seventy-Nine Thousand Six Hundred Forty-Five and 33/100 Dollars *****\$379,645.33		AMOUNT	
PAY TO THE ORDER OF: INTER-OCEAN INSURANCE AGENCY, INC. #7B PETER'S REST ST. CROIX, VI 00822			
Memo: ISURANCE RENEW STX & STT			
			
#036065# *021606069# 058000065811#			



HAMD604053

UNITED CORPORATION D/B/A PLAZA EXTRA

42595

INTER-OCEAN INSURANCE AGENCY, INC.

Check Number: 42595
Check Date: Jun 21, 2007

Duplicate

Check Amount: \$326,300.00

Item to be Paid - Description

Discount Taken	Amount Paid
	326,300.00

UNITED CORPORATION D/B/A
PLAZA EXTRA
4C & 4D ESTATE SIGN FARM
CHRISTIANSTED, VI 00821
(340) 778-6240

BANCO POPULAR DE PUERTO RICO 101-687216 42595

DATE

Jun 21, 2007

AMOUNT

\$ *****\$326,300.00

PAY TO THE ORDER OF: Three Hundred Twenty-Six Thousand Three Hundred and 00/100 Dollars

INTER-OCEAN INSURANCE AGENCY, INC.
P.O. BOX 4134 C' STED
ST. CROIX, VI 00822

Memo: UNITED CORP (POLICY RENEWAL)

AUTHORIZED SIGNATURE

⑈042595⑈ ⑆021606674⑆ 1911148830⑈

Details on Back. Security Features Included



HAMD604058

UNITED CORPORATION DB/A PLAZA EXTRA
INTER OCEAN INSURANCE AGENCY, INC.

65537

Check Number: 65537

Check Date: Jun 6, 2012

Check Amount: \$371,490.00

Discount Taken Amount Paid

371,490.00

Item to be Paid - Description

Liability insurance

UNITED CORPORATION D/B/A PLAZA EXTRA 4C & 4D ESTATE SKON FARM CHRISTIANSTED, VI 00821 (340) 776-8240 (340) 719-1870		BANCO POPULAR DE PUERTO RICO 101-657216		65537
PAY TO THE ORDER OF: INTER OCEAN INSURANCE AGENCY, INC. 7B PETERS REST SHOPPING CENTER CHRISTIANSTED, VI 00822-4134		DATE Jun 6, 2012		
Memo: COMER. PROPERTY RENEW 6/12-6/13		AMOUNT *****\$371,490.00		
Three Hundred Seventy-One Thousand Four Hundred Ninety and 00/100 Dollars		VOID AFTER 90 DAYS		
MEMO: COMER. PROPERTY RENEW 6/12-6/13		AUTHORIZED SIGNATURE		
1065537 021606674 191 148830				

HAMD604067

UNITED CORPORATION D/B/A PLAZA EXTRA
INTER OCEAN INSURANCE AGENCY INC.

0000

Check Number: 69434
Check Date: May 20, 2014

Check Amount: \$334,665.00
Discount Taken Amount Paid

Item to be Paid - Description
RENEW. RENEWAL 2014 -2015 INSURANCE POLICY

334,665.00

UNITED CORPORATION D/B/A
PLAZA EXTRA
4C & 4D ESTATE SION FARM
CHRISTIANSTED, VI 00821
(340) 778-6240 (340) 719-1870

BANCO POPULAR DE PUERTO RICO
101-667218

69434
MICROFILM

DATE

May 20, 2014

AMOUNT

Three Hundred Thirty-Four Thousand Six Hundred Sixty-Five and 00/100 Dollars \$ *****\$334,665.00

PAY TO THE ORDER OF: INTER OCEAN INSURANCE AGENCY INC.
7B PETERS REST SHOPPING CENTER
CHRISTIANSTED, VI 00822-4134

VOID AFTER 90 DAYS

[Handwritten Signature]
AUTHORIZED SIGNATURE

Memo: RENEWAL 2014-2015 INS.

⑈069434⑈ ⑆021606674⑆ 191⑈148830⑈

UNITED CORPORATION D/B/A PLAZA EXTRA

69434

HAMD604075

FORM 720 V.I.

(REV. 10/2008)

Print Form

Government of the U. S. Virgin Islands
BUREAU OF INTERNAL REVENUE

Gross Receipts Monthly Tax Return

(Use for filing receipts of more than \$120,000 per year.)

Employer Identification Number (EIN)

6 6 0 3 9 1 2 3 7

Please Print or
Type Clearly

CURRENT MONTH

0 1

Social Security Number (SSN)

□ □ □ □ □ □ □ □ □ □

20 1 2

Serial # (FOR INTERNAL USE ONLY)

□ □ □ □ □ □

Indicate Firm Type:

- Sole Proprietor
 Partnership
 Corporation

Accounting Method:

- CASH
 ACCRUAL

1.) GROSS RECEIPTS

1. 8 8 8 5 9 6 4 5 5

2.) (MINUS) EXEMPTION (ex. Standard \$9,000, Fishermen, EDC, lottery commissions, affordable housing, reverse osmosis, etc.)

2. □ □ □ □ □ □ □ □ □ □

3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE

□ □

3. □ □ □ □ □ □ □ □ □ □

4.) TAXABLE RECEIPTS (line 1 minus line 2)

4. 8 8 8 5 9 6 4 5 5

5.) TAX DUE (multiply line 4 by the tax rate of 0.04 or 4%)

5. 3 9 9 8 6 8 4 0

6.) PENALTY (if payment is late, multiply line 5 by 2% or 4% per month (whichever exceeds 25%))

6. □ □ □ □ □ □ □ □ □ □

7.) INTEREST (if payment is late, multiply line 5 by .01 or 1% per month)

7. □ □ □ □ □ □ □ □ □ □

8.) (minus) CREDITS (refunds, prior payments or withheld amounts)

8. □ □ □ □ □ □ □ □ □ □

9.) TOTAL AMOUNT DUE (add line 5, 6, 7 minus line 8)

9. 3 9 9 8 6 8 4 0

Name

U N I T E D C O R P O R A T I O N

D/B/A

P L A Z A E X T R A

S U P E R M A R K E T

Mailing Address

P . O . B O X 5 0 3 3 5 8

City

S T . T H O M A S

State

V I

Zip Code

8 0 5

10.) Indicate Principal Business Activity Code:

4 4 5 1 0 0

(SEE REVERSE)

12.) Telephone Number

3 4 0 7 7 5 5 6 4 6

PLEASE REMIT BY DUE DATE TO:

BUREAU OF INTERNAL REVENUE
ST. THOMAS, U.S.V.I. 00802
ST. CROIX, U.S.V.I. 00820

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43.

Print Name: MARGARET SAEFFING

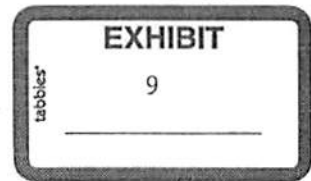
Title: CONTROLLER

(PRESIDENT, OWNER, ETC.)

Signature: Margaret Saefing

Date: 2/8/12

HAMD604078



GROSS RECEIPTS TAX 2012

Plaza Extra - St. Thomas
Plaza Extra - St. Croix East
Plaza Extra - St. Croix West

SOURCE: Plaza Extra - Store Sales

Start Date: January 1, 2012

End Date: January 31, 2012

	Gross Sales	Adjusted Gross Sales	
Plaza - St. Thomas	\$2,719,557.59		
Plus: Other	\$3,287.72		
Less: Credit card discount	(\$22,289.93)		
Total Gross Receipts:	St. Thomas	\$2,700,555.38	\$121,524.99
Plaza - St. Croix East	\$3,242,985.83		
Less Pharmacy	(\$45,598.63)		
Less: Credit card discount	(\$29,559.35)		
Plaza - St. Croix West	\$3,033,691.85		
Less Pharmacy	(\$35,936.45)		
Less: Credit card discount	(\$26,849.41)		
Total Gross Receipts:	STX East & West	\$6,138,735.84	\$276,243.11
United Shopping Plaza	\$46,673.33		
Total Gross Receipts:	STX Tenant	\$46,673.33	\$2,100.30
Total Gross Receipts		\$8,885,964.55	
Gross Receipt %		4.50%	
Gross Receipts Tax		\$399,868.40	\$399,868.40
<u>Summary of Other Income:</u>			
<u>DEPOSIT INCOME:</u>	01/04/12 Govt. of VI-STT	453.44	
	01/05/12 Moneygram	2,500.00	
	01/07/12 Govt. of VI-STT	119.28	
	01/09/12 Havana Blue	215.00	
		3,287.72	

UNITED CORPORATION DBA PLAZA EXTRA
CITICARDS

35255

Check Number: 35255
Check Date: Feb 13, 2012

Check Amount: \$120,000.00
Discount Taken Amount Paid

Item to be Paid - Description
GROS REC

120,000.00

EM587931377US

UNITED CORPORATION
DBA PLAZA EXTRA
(340) 775-5646
PO BOX 503358
ST THOMAS, VI 00805-3358

Check Number: 35255

BANK OF NOVA SCOTIA
CHARLOTTE AMALIE, VI 00804
101-805/216

35255
MICROFILMED

DATE
Feb 13, 2012

Memo:

5466-1602-1227-2015

AMOUNT

\$ 120,000.00

One Hundred Twenty Thousand and 00/100 Dollars

PAY TO THE ORDER OF:
CITICARDS
1500 BOLTON
COLUMBUS, OH 43228
USA

VOID IF NOT CASHED IN 90 DAYS



AUTHORIZED SIGNATURE

⑈035255⑈ ⑆021606056⑆ 044⑈55312010⑈

UNITED CORPORATION DBA PLAZA EXTRA

35255

HAMD604080

**United Corporation* - STT
Cash Requirements
As of Feb 13, 2012**

Filter Criteria includes: 1) IDs from IRB to iRB; 2) Invoices Due (no discount available). Report order is by ID. Report is printed in Detail Format.

Vendor ID Vendor	Invoice/CM #	Date	Date Due	Amount Due	Disc Amt	Age
IRB CITI CARDS	GROSS REC JAN	2/13/12	2/13/12	130,000.00		
	GROS REC JAN 2	2/13/12	2/13/12	120,000.00		
	GRO REC JAN 20	2/13/12	2/13/12	120,000.00		
	GROSS REC 012	2/13/12	2/13/12	29,868.40		
IRB CITI CARDS				399,868.40		
Report Total				399,868.40		

Form 720 V.I.

(REV. 10/2008)

Print Form

Government of the U. S. Virgin Islands
BUREAU OF INTERNAL REVENUE

Gross Receipts Monthly Tax Return

(Use for filing receipts of more than \$120,000 per year.)

Employer Identification Number (EIN)

6 6 0 3 9 1 2 3 7

Please Print or
Type Clearly

CURRENT MONTH

0 2

Social Security Number (SSN)

□ □ □ □ □ □ □ □ □ □

20 1 2

Serial # (FOR INTERNAL USE ONLY)

□ □ □ □ □ □

Indicate Firm Type:

- Sole Proprietor
- Partnership
- Corporation

Accounting Method:

- CASH
- ACCRUAL

1.) GROSS RECEIPTS

1. 8 2 1 6 0 3 6 5 5

2.) (MINUS) EXEMPTION tax: Standard \$9,000, Fishermen, EDC, lottery commissions, affordable housing, reverse osmosis, etc.

2. □ □ □ □ □ □ □ □ □ □

3.) PLEASE INDICATE REASON FOR EXEMPTION TAKEN ON LINE 2 ABOVE

□ □

3. □ □ □ □ □ □ □ □ □ □

(SEE REVERSE)

4.) TAXABLE RECEIPTS (line 1 minus line 2)

4. 8 2 1 6 0 3 6 5 5

5.) TAX DUE (multiply line 4 by the tax rate of 0.04 or 4%)

RECEIVED WITH REMITTANCE COLLECTION & DEPOSIT NO. 4

5. 3 6 9 7 2 1 6 4

6.) PENALTY (if payment is late, multiply line 5 by .05 or 5% per month, but not to exceed 25%)

MAR 20 2012

6. □ □ □ □ □ □ 0 0 0

7.) INTEREST (if payment is late, multiply line 5 by .01 or 1% per month)

VIRGIN ISLANDS BUREAU OF INTERNAL REVENUE ST. THOMAS VI

7. □ □ □ □ □ □ 0 0 0

8.) (minus) CREDITS (refunds, prior payments or withheld amounts)

8. □ □ □ □ □ □ 0 0 0

9.) TOTAL AMOUNT DUE (add line 5, 6, 7 minus line 8)

9. 3 6 9 7 2 1 6 4

Name

U N I T E D C O R P O R A T I O N

10.) Indicate Principal Business Activity Code:

4 4 5 1 0 0

(SEE REVERSE)

D/B/A

P L A Z A E X T R A

12.) Telephone Number

3 4 0 7 7 5 5 6 4 6

Mailing Address

P O B O X 5 0 3 3 5 8

City

S T T H O M A S

State

V I

Zip Code

8 0 5

PLEASE REMIT BY DUE DATE TO:
BUREAU OF INTERNAL REVENUE
ST. THOMAS, U.S.V.I. 00802
ST. CROIX, U.S.V.I. 00820

I DECLARE UNDER PENALTY OF PERJURY THAT THIS RETURN HAS BEEN EXAMINED BY ME AND TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE, PURSUANT TO TITLE 33 VIC SECTIONS 42 & 43.

Print Name: MARGARET SOEFFING

Title: CONTROLLER
(PRESIDENT, OWNER, ETC.)

Signature: Margaret Soeffing

Date: 3/14/12

GROSS RECEIPTS TAX 2012

Plaza Extra - St. Thomas
 Plaza Extra - St. Croix East
 Plaza Extra - St. Croix West

SOURCE: Plaza Extra - Store Sales

Start Date: February 1, 2012

End Date: February 29, 2012

	Gross Sales	Adjusted Gross Sales	
Plaza - St. Thomas	\$2,500,519.08		
Plus: Other	\$2,129.76		
Less: Credit card discount	(\$19,297.89)		
Total Gross Receipts:	St. Thomas	\$2,483,350.95	\$111,750.79
Plaza - St. Croix East	\$2,989,419.82		
Less Pharmacy	(\$47,212.14)		
Less: Credit card discount	(\$27,710.33)		
Plaza - St. Croix West	\$2,851,020.23		
Less Pharmacy	(\$38,772.50)		
Less: Credit card discount	(\$25,482.61)		
Total Gross Receipts:	STX East & West	\$5,701,262.27	\$256,556.80
United Shopping Plaza	\$31,423.33		
Total Gross Receipts:	STX Tenant	\$31,423.33	\$1,414.05
Total Gross Receipts		\$8,216,036.55	
Gross Receipt %		4.50%	
Gross Receipts Tax		\$369,721.64	\$369,721.64
<u>Summary of Other Income:</u>			
<u>DEPOSIT INCOME:</u>	02/04/12 Am Red Cross	455.00	
	02/10/12 Govt. of VI-STT	493.76	
	02/27/12 Hayana Blue	559.00	
	02/28/12 Merchant's Mkt	622.00	
		2,129.76	



UNITED CORPORATION DBA PLAZA EXTRA

35462

CITI CARDS

Check Number: 35462
Check Date: Mar 20, 2012

Check Amount: \$119,721.64
Discount Taken Amount Paid

Item to be Paid - Description
FEB 2012

119,721.64

UNITED CORPORATION
DBA PLAZA EXTRA
(340) 775-5646
PO BOX 503358
ST THOMAS, VI 00805-3358

BANK OF NOVA SCOTIA
CHARLOTTE AMALIE, VI 00804
101-605/216

35462
CHECK NUMBER

Check Number: 35462

DATE
Mar 20, 2012

Memo:

5466-1601-7567-1021

AMOUNT
\$ 119,721.64

One Hundred Nineteen Thousand Seven Hundred Twenty-One and 64/100 Dollars

PAY
TO THE
ORDER
OF:

CITI CARDS
1500 BOLTON
COLUMBUS, OH 43228
USA

VOID IF NOT CASHED IN 90 DAYS

[Handwritten Signature]
AUTHORIZED SIGNATURE

⑈035462⑈ ⑆02⑆606056⑆ 044⑈553⑆20⑆0⑈

UNITED CORPORATION DBA PLAZA EXTRA

35462

UNITED CORPORATION DBA PLAZA EXTRA

35460

CITI CARDS

Check Number: 35460
Check Date: Mar 20, 2012

Check Amount: \$140,000.00
Discount Taken Amount Paid

Item to be Paid - Description
3/19/2012

140,000.00

UNITED CORPORATION
DBA PLAZA EXTRA
(340) 775-5646
PO BOX 503358
ST THOMAS, VI 00805-3358

BANK OF NOVA SCOTIA
CHARLOTTE AMALIE, VI 00804
101-805/216

35460
@RHSFX.MYWF

Check Number: 35460

DATE
Mar 20, 2012

Memo:

5466-1602-1227-2015

AMOUNT
\$ 140,000.00

One Hundred Forty Thousand and 00/100 Dollars

PAY
TO THE
ORDER
OF:

CITI CARDS
1500 BOLTON
COLUMBUS, OH 43228
USA

VOID IF NOT CASHED IN 90 DAYS



AUTHORIZED SIGNATURE

⑈035460⑈ ⑆021608056⑆ 044⑈55312010⑈

UNITED CORPORATION DBA PLAZA EXTRA

35460

LMP98 M/P CHECK

HAMD604085

CITI CARDS

Check Number: 35461
Check Date: Mar 20, 2012

Check Amount: \$110,000.00
Discount Taken
Amount Paid
110,000.00

Item to be Paid - Description
3/12 GROSS

UNITED CORPORATION
DBA PLAZA EXTRA
(340) 775-5646
PO BOX 503358
ST THOMAS, VI 00805-3358

BANK OF NOVA SCOTIA
CHARLOTTE AMALIE, VI 00804
101-605/218

35461
@CHECKIMAGE

Check Number: 35461

DATE
Mar 20, 2012

Memo:

5466-1601-2710-4360

AMOUNT
\$ 110,000.00

One Hundred Ten Thousand and 00/100 Dollars

PAY
TO THE
ORDER
OF:

CITI CARDS
1500 BOLTON
COLUMBUS, OH 43228
USA

VOID IF NOT CASHED IN 90 DAYS

[Handwritten Signature]
AUTHORIZED SIGNATURE

⑈035461⑈ ⑆021606056⑆ 044⑈55312010⑈

UNITED CORPORATION DBA PLAZA EXTRA

35461