EXHIBIT “3"

	Anglo Irish Bank	Anglo Irish Bank	Anglo Irish Bank	Anglo Irish Bank (Franklin Trust ?)	Capital Bank	Castlerock Consulting	Castlerock Consulting	Castlerock Consulting	Eleven Eighty-Five	Eleven Eighty-Five	Eleven Eighty-Five	Emerald Gate Holdings	First Int'l Bank
	#341/00467952/01	#343/00467952/01	#343/00469580/01	#343/00471736/01	#9911652	#352391001083	#352391001661	#352391001729	#352391000226	#352391001711	#352391001653	#352391001604	#80-00-800-032^02
Beginning balance - 04/24/98													
Beginning balance - 11/01/98													$ 18,530.00
Beginning balance - 02/09/99		$ 689,510.86											
Beginning balance - 02/01/00													
Deposits from investors on statements	-	2,200,316.13	-	-	-	-	-	-	-	-	-	-	937,585.67
Deposits from investors - not able to trace to statements	-	4,133,331.98	-	-	944,000.00	-	-	-	-	-	-	-	-
Deposits from employees on statements	-	390,000.00	-	-	-	-	-	-	-	-	-	-	-
Deposits from interest (CD's)	-	-	-	-	-	-	-	-	-	-	-	-	2,001,190.82
Other deposits on statements	-	530,946.68	-	-	-	475,056.80	2,169.19	151,800.00	1,779,193.32	366,401.36	11,427.32	122,875.69	1,184,601.59
Transfers from other accounts:													
Transfers from Anglo Irish 343/00467952/01 on statements	-	-	-	-	-	1,380,000.00	-	-	250,000.00	-	-	-	-
Transfers from Anglo Irish 343/00467952/01 - not able to trace to statemen	-	-	12,500.00	110,000.00	100,000.00	-	-	-	-	-	-	-	-
Transfers from Capital Bank on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers from Castlerock 352391001083 on statements	-	-	-	-	-	-	-	11,000.00	314,800.00	-	-	29,000.00	-
Transfers from Castlerock - not able to trace to statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers from Castlerock 352391001729 on statements	-	-	-	-	-	-	2,500.00	-	-	-	-	-	-
Transfers from Eleven Eighty-Five on statements	-	-	-	-	-	30,600.00	-	-	-	-	-	-	-
Transfers from Emerald Gate Holdings on statement	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers from First Int'l 800-00-800-032^02 on statements	-	-	-	-	-	125,000.00	-	-	-	-	-	-	-
Transfers from First Int'l 800-00-800-032^02 not able to trace to statements	-	-	-	-	133,025.00	-	-	-	-	-	-	-	-
Transfers from First Int'l 800-00-800-032^03 on statements	-	-	-	-	-	-	-	-	-	-	-	-	121,000.00
Transfers from First Int'l 800-00-800-541^01 on statements	-	-	-	-	-	-	-	-	-	-	-	-	25,000.00
Transfers from First Int'l 800-00-800-541^02 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers from First Int'l 800-52-000-010 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers from Steadfast Ministries on statements	-	-	-	-	-	-	5,000.00	-	-	-	-	-	-
Transfers from Wells Fargo on statements	-	385,000.00	-	-	-	1,158,000.00	-	173,600.00	1,131,000.00	274,000.00	-	-	400,000.00
Transfers from Wells Fargo - not able to trace to statements	40,000.00	350,000.00	-	-	770,000.00	-	-	-	-	-	-	-	13,700.00
Total transfers in	40,000.00	735,000.00	12,500.00	110,000.00	1,003,025.00	2,693,600.00	7,500.00	184,600.00	1,695,800.00	274,000.00	-	29,000.00	559,700.00
Total deposits into account	**40,000.00**	**7,989,594.79**	**12,500.00**	**110,000.00**	**1,947,025.00**	**3,168,656.80**	**9,669.19**	**336,400.00**	**3,474,993.32**	**640,401.36**	**11,427.32**	**151,875.69**	**4,683,078.08**
Payments to investors on statements	-	(1,453,107.31)	-	-	-	-	-	-	-	-	-	-	(783.14)
Payments to Brinkers'/Bentz on statements	-	(317,180.00)	-	-	-	(105,147.63)	-	(3,974.00)	(431,907.54)	-	-	-	-
Payments to employee - payroll						(725,273.01)	-	(129,238.96)	(38,985.57)	-	-	-	-
Payments for residence at Stonehill Run Road	-	(42,000.00)	-			(5,000.00)	-	-	(553,432.14)	-	-	-	-
Other checks on statements	-	(1,333,941.88)	-	-	-	(1,839,319.30)	(9,669.19)	(186,745.35)	(2,420,066.90)	(640,078.87)	(11,427.32)	(199,924.89)	(447,834.49)
Transfers to other accounts:													
Transfers to Anglo Irish 341/00467952/01 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Anglo Irish 343/00467952/01 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to Anglo Irish 343/00469580/01 on statements	-	(12,500.00)	-	-	-	-	-	-	-	-	-	-	-
Transfers to Anglo Irish 343/00471736/01 on statements	-	(110,000.00)	-	-	-	-	-	-	-	-	-	-	-
Transfers to Capital Bank	-	(100,000.00)	-	-	-	-	-	-	-	-	-	-	(133,025.00)
Transfers to Castlerock Consulting on statements	-	(975,000.00)	-	-	-	(11,000.00)	-	(2,500.00)	(30,600.00)	-	-	-	(125,000.00)
Transfers to Castlerock 352391001083 not able to trace to statements	-	(405,000.00)	-	-	-	-	-	-	-	-	-	-	-
Transfers to Emerald Gate Holdings on statements	-	-	-	-	-	(29,000.00)	-	-	-	-	-	-	-
Transfers to First Int'l 800-00-800-032^02 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to First Int'l 800-00-800-032^03 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to First Int'l 800-00-800-541^01 on statements	-	-	-	-	-	-	-	-	-	-	-	-	(185,000.00)
Transfers to First Int'l 800-00-800-541^02 on statements	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers to First Int'l CD's on statements	-	-	-	-	-	-	-	-	-	-	-	-	(3,500,000.00)
Transfers to Eleven Eighty-Five on statements	-	(250,000.00)	-	-	-	(314,800.00)	-	-	-	-	-	-	-
Transfers to Steadfast	-	-	-	-	-	(139,000.00)	-	(4,000.00)	-	-	-	(20,000.00)	-
Transfers to Wells Fargo on statements	-	(100,000.00)	-	-	-	-	-	(9,000.00)	-	-	-	-	-
Transfers to Wells Fargo - not able to trace to statements	-	(204,860.00)	-	-	(32,000.00)	-	-	-	-		-	-	-
Total transfers out	-	(2,157,360.00)	-	-	(32,000.00)	(493,800.00)	-	(15,500.00)	(30,600.00)	-	-	(20,000.00)	(3,943,025.00)
Total checks out of account	**-**	**(5,303,589.19)**	**-**	**-**	**(32,000.00)**	**(3,168,539.94)**	**(9,669.19)**	**(335,458.31)**	**(3,474,992.15)**	**(640,078.87)**	**(11,427.32)**	**(219,924.89)**	**(4,391,642.63)**
Net missing activity (no statements)	(40,000.00)	(3,311,865.71)	(12,500.00)	(110,000.00)	(1,915,025.00)					-	-	-	(13,700.00)
Ending balance	$ -	$ 63,650.75	$ -	$ -	$ -	$ 116.86	$ (0.00)	$ 941.69	$ 1.17	$ 322.49	$ -	$ (68,049.20)	$ 296,265.45
Date of last statement (assume balance is $0 if no statements are available	no statements	7/25/00	no statements	no statements	no statements	11/30/00	10/31/00	12/31/00	12/31/00	12/31/00	12/31/00	12/31/00	12/31/99

Exhibit "3"

9/27/01

Note: Shaded amounts are those which currently can not be reconciled, primarily due to missing statements.

	First Int'l Bank #80-00-800-032^03	First Int'l Bank #80-00-800-205^01	First Int'l Bank #80-00-800-541^01	First Int'l Bank #80-00-800-541^02	First Int'l Bank #80-52-000-010	First Int'l Bank Certificates of Deposit	Steadfast Ministries #352391001596	Wells Fargo #060-3880022	Totals
Beginning balance - 04/24/98								$ 10,242.17	$ 10,242.17
Beginning balance - 11/01/98									18,530.00
Beginning balance - 02/09/99									689,510.86
Beginning balance - 02/01/00		$ 6,406.40		$ 132,048.00	$ 109,801.30				248,255.70
Deposits from investors on statements	595,065.37	-	146,657.50	-	-	-	-	7,551,822.91	11,431,447.58
Deposits from investors - not able to trace to statements	-	-	-	-	-	-	-	-	5,077,331.98
Deposits from employees on statements	-	-	-	-	-	-	-	-	390,000.00
Deposits from interest (CD's)	400,000.00	474,198.37	2,527.30	3,437,227.05	4,881,295.59	-	-	-	11,196,439.13
Other deposits on statements	509,658.60	-	-	168,774.00	-	-	125,739.19	83,900.00	5,512,543.74
Transfers from other accounts:									
Transfers from Anglo Irish 343/00467952/01 on statements	-	-	-	-	-	-	-	304,860.00	1,934,860.00
Transfers from Anglo Irish 343/00467952/01 - not able to trace to statemen	-	-	-	-	-	-	-	-	222,500.00
Transfers from Capital Bank on statements	-	-	-	-	-	-	-	32,000.00	32,000.00
Transfers from Castlerock 352391001083 on statements	-	-	-	-	-	-	-	-	354,800.00
Transfers from Castlerock - not able to trace to statements	-	-	-	-	-	-	139,000.00	-	139,000.00
Transfers from Castlerock 352391001729 on statements	-	-	-	-	-	-	4,000.00	9,000.00	15,500.00
Transfers from Eleven Eighty-Five on statements	-	-	-	-	-	-	-	-	30,600.00
Transfers from Emerald Gate Holdings on statement	-	-	-	-	-	-	20,000.00	-	20,000.00
Transfers from First Int'l 800-00-800-032^02 on statements	-	-	185,000.00	-	-	3,500,000.00	-	-	3,810,000.00
Transfers from First Int'l 800-00-800-032^02 not able to trace to statements	-	-	-	-	-	-	-	-	133,025.00
Transfers from First Int'l 800-00-800-032^03 on statements	-	-	-	200,000.00	-	1,100,000.00	-	-	1,421,000.00
Transfers from First Int'l 800-00-800-541^01 on statements	100,000.00	-	-	-	-	-	-	-	125,000.00
Transfers from First Int'l 800-00-800-541^02 on statements	-	-	-	-	-	10,000.00	-	-	10,000.00
Transfers from First Int'l 800-52-000-010 on statements	45,300.00	-	-	-	-	-	-	-	45,300.00
Transfers from Steadfast Ministries on statements	-	-	-	-	-	-	-	-	5,000.00
Transfers from Wells Fargo on statements	-	-	-	-	-	-	95,000.00	-	3,616,600.00
Transfers from Wells Fargo - not able to trace to statements	-	-	-	-	-	-	-	-	1,173,700.00
Total transfers in	145,300.00	-	185,000.00	200,000.00	-	4,610,000.00	258,000.00	345,860.00	13,088,885.00
Total deposits into account	**1,650,023.97**	**474,198.37**	**334,184.80**	**3,806,001.05**	**4,881,295.59**	**4,610,000.00**	**383,739.19**	**7,981,582.91**	**46,696,647.43**
Payments to investors on statements	(5,136.64)	(270,920.00)	-	-	-	-	-	(1,017,843.19)	(2,747,790.28)
Payments to Brinkers'/Bentz on statements	-	-	-	-	-	-	-	(751,280.00)	(1,609,489.17)
Payments to employee - payroll	-	-	-	-	-	-	-	-	(893,497.54)
Payments for residence at Stonehill Run Road	-	-	-	-	-	-	-	(233,766.05)	(834,198.19)
Other checks on statements	(85,125.00)	(400.00)	(283,570.90)	-	(9,150.40)	-	(239,708.93)	(1,198,212.82)	(8,905,176.24)
Transfers to other accounts:									
Transfers to Anglo Irish 341/00467952/01 on statements	-	-	-	-	-	-	-	(40,000.00)	(40,000.00)
Transfers to Anglo Irish 343/00467952/01 on statements	-	-	-	-	-	-	-	(735,000.00)	(735,000.00)
Transfers to Anglo Irish 343/00469580/01 on statements	-	-	-	-	-	-	-	-	(12,500.00)
Transfers to Anglo Irish 343/00471736/01 on statements	-	-	-	-	-	-	-	-	(110,000.00)
Transfers to Capital Bank	-	-	-	-	-	-	-	(770,000.00)	(1,003,025.00)
Transfers to Castlerock Consulting on statements	-	-	-	-	-	-	(5,000.00)	(1,331,600.00)	(2,480,700.00)
Transfers to Castlerock 352391001083 not able to trace to statements	-	-	-	-	-	-	-	-	(405,000.00)
Transfers to Emerald Gate Holdings on statements	-	-	-	-	-	-	-	-	(29,000.00)
Transfers to First Int'l 800-00-800-032^02 on statements	(121,000.00)	-	(25,000.00)	-	-	-	-	(413,700.00)	(559,700.00)
Transfers to First Int'l 800-00-800-032^03 on statements	-	-	(100,000.00)	-	(45,300.00)	-	-	-	(145,300.00)
Transfers to First Int'l 800-00-800-541^01 on statements	-	-	-	-	-	-	-	-	(185,000.00)
Transfers to First Int'l 800-00-800-541^02 on statements	(200,000.00)	-	-	-	-	-	-	-	(200,000.00)
Transfers to First Int'l CD's on statements	(1,100,000.00)	-	-	(10,000.00)	-	-	-	-	(4,610,000.00)
Transfers to Eleven Eighty-Five on statements	-	-	-	-	-	-	-	(1,405,000.00)	(1,969,800.00)
Transfers to Steadfast	-	-	-	-	-	-	-	(95,000.00)	(258,000.00)
Transfers to Wells Fargo on statements	-	-	-	-	-	-	-	-	(109,000.00)
Transfers to Wells Fargo - not able to trace to statements	-	-	-	-	-	-	-	-	(236,860.00)
Total transfers out	(1,421,000.00)	-	(125,000.00)	(10,000.00)	(45,300.00)	-	(5,000.00)	(4,790,300.00)	(13,088,885.00)
Total checks out of account	**(1,511,261.64)**	**(271,320.00)**	**(408,570.90)**	**(10,000.00)**	**(54,450.40)**	**-**	**(244,708.93)**	**(7,991,402.06)**	**(28,079,036.42)**
Net missing activity (no statements)	389,000.18	6,406.40	128,842.66	(543,426.39)	(3,599.14)	4,682,240.00	(139,000.00)		(882,627.00)
									-
Ending balance	$ 527,762.51	$ 215,691.17	$ 54,456.56	$ 3,384,622.66	$ 4,933,047.35	$ 9,292,240.00	$ 30.26	$ 423.02	**$ 18,701,522.74**
Date of last statement (assume balance is $0 if no statements are available	11/30/00	11/30/00	11/30/00	11/30/00	11/30/00	11/30/00	12/31/00	12/31/00	

9/27/01

Note: Shaded amounts are those which currently can not be reconciled, primarily due to missing statements.