

Forensic Accounting shows more than \$28M in credits were returned and adjusted during the time of offense.

Near North Insurance Brokerage, Inc., returned credits to their insured customers in the amount of \$28,492,159.70 for the years 1999-2001. This amount is in reference to 16,547 transactions.

Affidavit, Andrew R. Lotts, Exhibit E, June 7, 2005

1/31/1999	\$315,185.06	54
2/28/1999	\$96,827.30	38
3/31/1999	\$834,206.76	100
4/30/1999	\$1,022,998.01	57
5/31/1999	\$260,303.83	51
6/30/1999	\$294,802.84	57
7/31/1999	\$1,416,730.06	89
8/31/1999	\$422,308.62	109
9/30/1999	\$621,836.04	98
10/31/1999	\$513,024.65	78
11/30/1999	\$804,004.31	103
12/31/1999	\$382,873.97	80
	\$6,985,101.45	914
1/31/2000	\$761,779.75	99
2/29/2000	\$1,087,252.57	88
3/31/2000	\$514,603.31	129
4/30/2000	\$274,947.58	93
5/31/2000	\$650,709.98	93
6/30/2000	\$358,065.33	90
7/31/2000	\$1,144,873.46	76
8/31/2000	\$1,196,695.78	119
9/30/2000	\$799,765.82	97
10/31/2000	\$1,976,425.76	86
11/30/2000	\$753,988.11	85
12/31/2000	\$650,300.37	78
	\$10,169,407.84	1,133
1/31/2001	\$784,829.11	102
2/28/2001	\$812,463.16	79
3/31/2001	\$817,760.89	69
4/30/2001	\$792,946.24	86
5/31/2001	\$1,276,272.31	209
6/30/2001	\$1,089,961.90	162
7/31/2001	\$754,856.32	74
8/31/2001	\$1,242,234.18	103
9/30/2001	\$306,497.54	51
10/31/2001	\$1,589,808.73	108
11/30/2001	\$1,010,670.90	114
12/31/2001	\$859,349.13	108
	\$11,337,650.41	1,265
	\$28,492,159.70	3,312

Near North Insurance Brokerage, Inc.
Credit Invoice Statistics-Total Invoice Line Items Only
For the Years 1999, 2000 and 2001

99	204	1/31/2000	940	1/31/2001	586
99	419	2/29/2000	736	2/28/2001	599
99	597	3/31/2000	763	3/31/2001	537
99	583	4/30/2000	740	4/30/2001	609
99	554	5/31/2000	768	5/31/2001	657
99	1,053	6/30/2000	651	6/30/2001	1,019
99	554	7/31/2000	669	7/31/2001	790
99	846	8/31/2000	638	8/31/2001	519
99	644	9/30/2000	533	9/30/2001	528
99	1,522	10/31/2000	737	10/31/2001	548
99	1,136	11/30/2000	714	11/30/2001	1,125
99	625	12/31/2000	491	12/31/2001	650
	8737		8380		8167

16,547

Note:
Accounting would issue a check to an insured to cover all policies to which the insured was entitled to monies. Therefore, the number of checks issued is not necessarily reflective to the amount of policies involved.