

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2005-08-04** | Period of Report: **2005-08-01**
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FILER

FRIEDMANS INC

CIK: **911004** | IRS No.: **582058362** | State of Incorpor.: **DE** | Fiscal Year End: **0826**
Type: **8-K** | Act: **34** | File No.: **001-31707** | Film No.: **05998301**
SIC: **5944** Jewelry stores

Mailing Address
4 W STATE ST
SAVANNAH GA 31401

Business Address
4 WEST STATE ST
SAVANNAH GA 31401
9122339333

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported):
August 4, 2005 (August 1, 2005)

Friedman's Inc.
(Exact Name of Registrant as Specified in its Charter)

Delaware

0-22356

58-20583

(State or Other Jurisdiction
of Incorporation)

(Commission File
Number)

(IRS Employer
Identification No.)

171 Crossroads Parkway
Savannah, Georgia 31422
(Address of Principal Executive Offices)

(912) 233-9333
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Item 7.01 Regulation FD Disclosure.

As previously reported, on January 14, 2005, Friedman's and certain of its subsidiaries (collectively, the "Debtors") filed voluntary petitions for relief under chapter 11 of title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the Southern District of Georgia, located in Savannah (the "Bankruptcy Court") (Case No. 05-40129). On August 1, 2005, the Company filed with the Bankruptcy Court its monthly consolidated operating report, as required by the Bankruptcy Code, for the period May 29, 2005 through July 2, 2005 (the "Operating Report"), the text of which is included as Exhibit 99.1 to this Current Report on Form 8-K.

Cautionary Statement Regarding Financial and Operating Data

The Company cautions investors and potential investors not to place undue reliance on the information contained in the Operating Report. The Operating Report contains financial information that has not been audited or reviewed by independent accountants and may be subject to future reconciliation and adjustments. The Operating Report is in a format agreed to between the Debtors and the Office of the United States Trustee and should not be used for investment purposes. The Operating Report contains information for periods different from those required in the Company's reports pursuant to the Securities Exchange Act of 1934 (the "Exchange Act"), and that information might not be indicative of the Company's financial condition or operating results for the period that would be reflected in the Company's financial statements or in its reports pursuant to the Exchange Act. Results set forth in the Operating Report should not be viewed as indicative of future results.

Cautionary Statement Regarding Forward-Looking Statements

Some of the statements included in this Current Report on Form 8-K and in the Operating Report, particularly those anticipating future financial performance, business prospects, growth and operating strategies and similar matters, are forward-looking statements that involve a number of risks and uncertainties. For those statements, we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. These forward-looking statements are not guarantees of future performance and a variety of factors could cause the Company's actual results to differ materially from the anticipated or expected results expressed in these forward-looking statements. The Company undertakes no obligation to update or revise any such forward-looking statements. The forward-looking statements and the Company's liquidity, capital resources, and results of operations are subject to a number of risks and uncertainties, including, but not limited to, the following: the ability of the Company to operate as a going concern; the ability of the Company to continue to obtain use of cash

collateral and/or debtor-in-possession (DIP) financing pursuant to the terms of such agreements; the ability of the Company to comply with the terms and conditions of its DIP financing, including its secured subordinated term loan with Harbert Distressed Investment Master Fund, Ltd.; court approval of the motions prosecuted by the Company from time to time; the ability of the Company to develop, prosecute, confirm and consummate one or more plans of reorganization with respect to the chapter 11 case; risks associated with third parties seeking and obtaining court approval to terminate or shorten the exclusivity period for the Company to propose and confirm one or more plans of reorganization, for the appointment of a chapter 11 trustee or to convert the cases to chapter 7 cases; the ability of the Company to obtain trade credit, and shipments and terms with vendors and service providers for current orders; the Company's ability to maintain contracts that are critical to its operations; potential adverse developments with respect to the Company's liquidity and/or results of operations; competitive pressures from other retailers; trends in the economy as a whole which may affect consumer confidence and consumer demand for the types of goods sold by the Company; the ability of the Company to attract, retain and compensate key executives and associates; the ability of the Company to attract and retain customers; potential adverse publicity; the final results of the audit including the review of the calculation of our allowance for doubtful accounts; the results of the SEC and United States Attorney's Office for the Eastern District of New York investigations; the results of various litigation; the effect of the restatement on our credit facilities, including funding availability thereunder and our relationship with our lenders; the effect of the restatement on our future earnings, including any adjustments to previously announced earnings forecasts; and other risks factors identified from time to time in our SEC reports, including, but not limited to, the report on Form 10-K for the year ended September 28, 2002.

Similarly, these and other factors, including the terms of any reorganization plan ultimately confirmed, can affect the value of our various prepetition liabilities, common stock and/or other equity securities. No assurance can be given as to what values, if any, will be ascribed in the bankruptcy proceedings to each of these constituencies. A plan of reorganization could result in holders of the Company's common stock receiving no distribution on account of their interest and cancellation of their interests. As described in the Company's public statements in response to the request submitted to the United States Trustee for the appointment of a statutory equity committee, holders of the Company's common stock (both Series A and Series B common stock) and other equity interests (such as options and warrants) should assume that they could receive little or no value as part of a plan of reorganization. In addition, under certain conditions specified under the Bankruptcy Code, a plan of reorganization may be confirmed notwithstanding its rejection by an impaired class of creditors or equity holders and notwithstanding the fact that equity holders do not receive or retain property on account of their equity interests under the plan. In light of the foregoing, the Company considers the value of the common stock to be highly speculative and cautions equity holders that the stock may ultimately be determined to have no value. Accordingly, the Company urges that appropriate caution be exercised with respect to existing and future investments in the Company's common stock

or any claims relating to prepetition liabilities and/or other interests in the Company such as warrants convertible into equity interests.

Item 9.01. Financial Statements and Exhibits.
(c) Exhibits.

Exhibit Number -----	Description -----
Exhibit 99.1	Monthly Operating Statements for the period May 29, 2005 through July 2, 2005

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FRIEDMAN'S INC.

Date: August 4, 2005

By: /s/ Ken Maher

Ken Maher
Chief Financial Officer

EXHIBIT INDEX

Exhibit Number -----	Description -----
Exhibit 99.1	Monthly Operating Statements for the period May 29, 2005 through July 2, 2005

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:) Case No. 05-40129
)
 FRIEDMAN'S INC., et al.,) Judge Hon. Lamar W. Davis, Jr.
)
) Chapter 11
)
 Debtor)

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FOR THE PERIOD

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number: Friedman's Inc.
 171 Crossroads Parkway
 Savannah, Georgia 31422
 (912) 233-9333

Attorney's Address and Phone Number: John Wm. Butler, Jr.
 George N. Panagakis
 Timothy P. Olson
 SKADDEN, ARPS, SLATE, MEAGHER
 & FLOM LLP
 333 West Wacker Drive, Suite 2100
 Chicago, Illinois 60606-1285

/s/ Matthew Mills

 Attorney for Debtor's
 Kathleen Horne
 Dolly Chisholm
 Matthew Mills
 INGLESBY, FALLIGANT, HORNE,
 COURINGTON & CHISHOLM,
 A Professional Corporation
 17 West McDonough Street
 P.O. Box 1368
 Savannah, Georgia 31402-1368
 (912) 232-7000

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

Friedman's Inc and Subsidiaries

Consolidating Statement of Cash Receipts and Disbursements

July-05

<TABLE>
 <CAPTION>

Account Description	Consolidated Treasury Function			
	Store Deposits	Concentration	Master Disbursement	Accounts Payable
G/L Account Number	1020	1016	1014	1018
Bank	numerous	BofA	BofA	BofA
Bank account number	numerous	102243608	3272823008	3299831844

<S>	<C>	<C>	<C>	<C>
Beginning Balance	2,877,529	2,078,059	195,350	(1,773,109)
Cash deposits	19,389,538	2,257,365		
Credit card collections		13,414,022		
Down payments/layaways				
Sales tax				
Borrowings on line of credit			15,200,000	
Interbank transfers	(19,541,597)	(16,178,727)	(6,353,463)	17,390,802
Intercompany allocations				
Other deposits	36,855	325,891	2,898,076	
Total cash receipts	(115,204)	(181,449)	11,744,613	17,390,802
Total cash available	2,762,325	1,896,610	11,939,963	15,617,693
Merchandise payments	0	0	114,214	7,337,754
Rent	0	0		4,571,778
Advertising	0	0		422,492
Jewelry repair	0	0		917,692
Customer refunds	0	0		262,281
Utilities and telephone	0	0		599,187
Employee travel	0	0	50,000	87,959
Benefits and benefit administration	0	0	132,371	191,899
Freight and inventory distribution	0	0	76,000	221,499
Capital expenditures	0	99,376		379,810
Taxes and licenses	0	0		352,379
Ordinary course professionals	0	0		256,534
Credit and collection expenses	0	1,493,293		128,428
Payroll	0	0	57,680	
Professional fees	0	0	363,326	2,242,328
Banking, interest and loan fees	0	45,186		
Income taxes	0	0		
Sales tax	0	0		
American Bankers Ins Group	0	0	107,758	
ACH/Debits/Charges	0	0		
Healthcare	0	0		
Line of credit paydowns	0	0	1,900,000	
Intercompany allocations	0	0		
Other disbursements		17,364	8,624,263	1,278,600
Total cash disbursements	0	1,655,219	11,425,612	19,250,620
Ending cash balance	2,762,325	241,391	514,351	(3,632,927)
Bank reconciliation attached?	Yes	Yes	Yes	Yes
Recon Validation	(0)	0	0	0

[TABLE CONTINUED - 2]

<CAPTION>

Consolidated Treasury Function (cont'd)					
Account Description	Payroll	Health Insurance	Sales Tax Fiduciary	Store Cash	Home Office Expense
G/L Account Number	1011	1013	1021	1025	1030
Bank	BofA	BofA	BofA	N/A	Sun Trust
Bank account number	3299831836	3299836140	3268596048	N/A	1500518236
<S>	<C>	<C>	<C>	<C>	<C>
Beginning Balance	(126,162)	(161,335)	(8,546)	228,800	2,283
Cash deposits					
Credit card collections					
Down payments/layaways					
Sales tax					
Borrowings on line of credit					
Interbank transfers	8,704,863	446,663	2,403,135	(31,600)	
Intercompany allocations					
Other deposits					3,419
Total cash receipts	8,704,863	446,663	2,403,135	(31,600)	3,419

Total cash available	8,578,701	285,328	2,394,589	197,200	5,702
Merchandise payments	0	0	0	0	0
Rent	0	0	0	0	0
Advertising	0	0	0	0	0
Jewelry repair	0	0	0	0	0
Customer refunds	0	0	0	0	0
Utilities and telephone	0	0	0	0	0
Employee travel	0	0	0	0	0
Benefits and benefit administration	0	0	0	0	0
Freight and inventory distribution	0	0	0	0	0
Capital expenditures	0	0	0	0	0
Taxes and licenses	0	0	0	0	0
Ordinary course professionals	0	0	0	0	0
Credit and collection expenses	0	0	0	0	0
Payroll	10,203,408	0	0	0	0
Professional fees	0	0	0	0	0
Banking, interest and loan fees	0	0	0	0	0
Income taxes	0	0	0	0	0
Sales tax	0	0	2,393,097	0	0
American Bankers Ins Group	0	0	0	0	0
ACH/Debits/Charges	0	0	0	0	0
Healthcare	0	367,924	0	0	0
Line of credit paydowns	0	0	0	0	0
Intercompany allocations	0	0	0	0	0
Other disbursements	0	0	0	0	1,145
Total cash disbursements	10,203,408	367,924	2,393,097	0	1,145
Ending cash balance	(1,624,707)	(82,596)	1,492	197,200	4,557
Bank reconciliation attached?	Yes	Yes	Yes	Yes	Yes
Recon Validation	(0)	0	0	0	(0)

[TABLE CONTINUED - 3]

<CAPTION>

Consolidated Treasury Function (cont'd)

Account Description	Standstill Escrow	FJ Fiduciary	Friedman's Management	Concentration
G/L Account Number	1050	1061	1012	1003
Bank	Wachovia	Wilmington	BofA	Citigroup
Bank account number	26166544	1328-5489	3275522334	30597768
<S>	<C>	<C>	<C>	<C>
Beginning Balance	573,515	18,738	400	165,347
Cash deposits	0	0	0	0
Credit card collections	0	0	0	0
Down payments/layaways	0	0	0	0
Sales tax	0	0	0	0
Borrowings on line of credit	0	0	0	0
Interbank transfers	0	0	0	13,159,924
Intercompany allocations	0	0	0	0
Other deposits	0	(4,842)	0	0
Total cash receipts	0	(4,842)	0	13,159,924
Total cash available	573,515	13,896	400	13,325,271
Merchandise payments	0	0	0	0
Rent	0	0	0	0
Advertising	0	0	0	0
Jewelry repair	0	0	0	0
Customer refunds	0	0	0	0
Utilities and telephone	0	0	0	0
Employee travel	0	0	0	0
Benefits and benefit administration	0	0	0	0
Freight and inventory distribution	0	0	0	0

Capital expenditures	0	0	0	0
Taxes and licenses	0	0	0	0
Ordinary course professionals	0	0	0	0
Credit and collection expenses	0	0	0	0
Payroll	0	0	0	0
Professional fees	0	0	0	0
Banking, interest and loan fees	0	0	0	182,968
Income taxes	0	0	0	0
Sales tax	0	0	0	0
American Bankers Ins Group	0	0	0	0
ACH/Debits/Charges	0	0	0	0
Healthcare	0	0	0	0
Line of credit paydowns	0	0	0	13,158,165
Intercompany allocations	0	0	0	0
Other disbursements	0	0	0	0

Total cash disbursements ----- 0 0 0 13,341,133

Ending cash balance ----- 573,515 13,896 400 (15,862) =====

Bank reconciliation attached? Yes Yes Yes Yes

Recon Validation (0) 0 0 0

[TABLE CONTINUED - 4]

<CAPTION>

Account Description	MC/Visa (b)	AMEX (b)	Discover (b)	Cougar (b)	
G/L Account Number					
Bank	Citigroup	Citigroup	Citigroup	Citigroup	
Bank account number	30597776	30597784	30597792	30597805	Total
<S>	<C>	<C>	<C>	<C>	
Beginning Balance	0	0	0	0	4,070,869
Cash deposits	0	0	0	0	21,646,903
Credit card collections	0	0	0	0	13,414,022
Down payments/layaways	0	0	0	0	0
Sales tax	0	0	0	0	0
Borrowings on line of credit	0	0	0	0	15,200,000
Interbank transfers	0	0	0	0	0
Intercompany allocations	0	0	0	0	0
Other deposits	0	0	0	0	3,259,399
Total cash receipts	0	0	0	0	53,520,324
Total cash available	0	0	0	0	57,591,193
Merchandise payments	0	0	0	0	7,451,968
Rent	0	0	0	0	4,571,778
Advertising	0	0	0	0	422,492
Jewelry repair	0	0	0	0	917,692
Customer refunds	0	0	0	0	262,281
Utilities and telephone	0	0	0	0	599,187
Employee travel	0	0	0	0	137,959
Benefits and benefit administration	0	0	0	0	324,270
Freight and inventory distribution	0	0	0	0	297,499
Capital expenditures	0	0	0	0	479,186
Taxes and licenses	0	0	0	0	352,379
Ordinary course professionals	0	0	0	0	256,534
Credit and collection expenses	0	0	0	0	1,621,721
Payroll	0	0	0	0	10,261,088
Professional fees	0	0	0	0	2,605,654
Banking, interest and loan fees	0	0	0	0	228,154
Income taxes	0	0	0	0	0
Sales tax	0	0	0	0	2,393,097
American Bankers Ins Group	0	0	0	0	107,758
ACH/Debits/Charges	0	0	0	0	0
Healthcare	0	0	0	0	367,924
Line of credit paydowns	0	0	0	0	15,058,165
Intercompany allocations	0	0	0	0	0
Other disbursements	0	0	0	0	9,921,372

Total cash disbursements	0	0	0	0	58,638,158
Ending cash balance	0	0	0	0	(1,046,965)
Bank reconciliation attached?	No-N/A	No-N/A	No-N/A	No-N/A	Yes
Recon Validation					

[TABLE CONTINUED - 5]

<CAPTION>

Allocation To Individual Debtors (a)

Account Description				
G/L Account Number				
Bank	Friedman's	Friedman's	FI Stores	Friedman's
Bank account number	Inc.	Management Corp	Limited Partnership	Florida Partnership
<S>	<C>	<C>	<C>	<C>
Beginning Balance	4,070,469	400	0	0
Cash deposits	14,590,013	0	5,498,313	1,558,577
Credit card collections	9,041,051	0	3,407,162	965,810
Down payments/layaways	0	0	0	0
Sales tax	0	0	0	0
Borrowings on line of credit	15,200,000	0	0	0
Interbank transfers	0	0	0	0
Intercompany allocations	11,429,862	0	(8,905,475)	(2,524,387)
Other deposits	3,259,399	0	0	0
Total cash receipts	53,520,324	0	0	0
Total cash available	57,590,793	400	0	0
Merchandise payments	5,007,722	0	1,907,704	536,542
Rent	3,049,376	9,144	1,101,798	411,460
Advertising	252,228	0	131,818	38,447
Jewelry repair	616,689	0	234,929	66,074
Customer refunds	176,777	0	66,619	18,884
Utilities and telephone	420,030	13,781	127,627	37,749
Employee travel	126,370	0	10,899	690
Benefits and benefit administration	207,533	22,699	74,582	19,456
Freight and inventory distribution	199,919	0	76,160	21,420
Capital expenditures	320,575	0	115,484	43,127
Taxes and licenses	237,503	0	89,504	25,371
Ordinary course professionals	256,534	0	0	0
Credit and collection expenses	1,093,040	0	411,917	116,764
Payroll	6,567,096	718,276	2,360,050	615,665
Professional fees	2,605,654	0	0	0
Banking, interest and loan fees	228,154	0	0	0
Income taxes	0	0	0	0
Sales tax	1,612,947	0	607,847	172,303
American Bankers Ins Group	107,758	0	0	0
ACH/Debits/Charges	0	0	0	0
Healthcare	235,471	25,755	84,623	22,075
Line of credit paydowns	15,058,165	0	0	0
Intercompany allocations	13,591,452	(789,655)	(9,941,432)	(2,860,366)
Other disbursements	6,667,162	0	2,539,871	714,339
Total cash disbursements	58,638,158	0	0	0
Ending cash balance	(1,047,365)	400	0	0
Bank reconciliation attached?				
Recon Validation				

<CAPTION>

Allocation To Individual Debtors (a) (Cont'd)

Account Description	Allocation To Individual Debtors (a) (Cont'd)					Grand Total
G/L Account Number	FCJV Holding Corp.	Friedman's Beneficiary Inc.	Friedman's Holding Corp.	Friedman's Investments		
Bank						
Bank account number						
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Beginning Balance	0	0	0	0	0	4,070,869
Cash deposits	0	0	0	0	0	21,646,903
Credit card collections	0	0	0	0	0	13,414,022
Down payments/layaways	0	0	0	0	0	0
Sales tax	0	0	0	0	0	0
Borrowings on line of credit	0	0	0	0	0	15,200,000
Interbank transfers	0	0	0	0	0	0
Intercompany allocations	0	0	0	0	0	0
Other deposits	0	0	0	0	0	3,259,399
Total cash receipts	0	0	0	0	0	53,520,324
Total cash available	0	0	0	0	0	57,591,193
Merchandise payments	0	0	0	0	0	7,451,968
Rent	0	0	0	0	0	4,571,778
Advertising	0	0	0	0	0	422,492
Jewelry repair	0	0	0	0	0	917,692
Customer refunds	0	0	0	0	0	262,281
Utilities and telephone	0	0	0	0	0	599,187
Employee travel	0	0	0	0	0	137,959
Benefits and benefit administration	0	0	0	0	0	324,270
Freight and inventory distribution	0	0	0	0	0	297,499
Capital expenditures	0	0	0	0	0	479,186
Taxes and licenses	0	0	0	0	0	352,379
Ordinary course professionals	0	0	0	0	0	256,534
Credit and collection expenses	0	0	0	0	0	1,621,721
Payroll	0	0	0	0	0	10,261,088
Professional fees	0	0	0	0	0	2,605,654
Banking, interest and loan fees	0	0	0	0	0	228,154
Income taxes	0	0	0	0	0	0
Sales tax	0	0	0	0	0	2,393,097
American Bankers Ins Group	0	0	0	0	0	107,758
ACH/Debits/Charges	0	0	0	0	0	0
Healthcare	0	0	0	0	0	367,924
Line of credit paydowns	0	0	0	0	0	15,058,165
Intercompany allocations	0	0	0	0	0	(0)
Other disbursements	0	0	0	0	0	9,921,372
Total cash disbursements	0	0	0	0	0	58,638,158
Ending cash balance	0	0	0	0	0	(1,046,965)

Bank reconciliation attached?

Recon Validation

</TABLE>

- (a) Allocation of consolidated totals to individual debtors is based off of percentages of activity as derived from the consolidating schedules included in the most recent Federal income tax filing.
- (b) Citigroup accounts were opened but not funded prior to April 2, 2005

Friedman's Inc.

Statement of Cash Receipts and Disbursements

Jun-05

<TABLE>
<CAPTION>

	Month	YTD
Beginning Balance	4,070,469	(2,319,776)
<S>	<C>	<C>
Cash deposits	14,590,013	98,981,430
Credit card collections	9,041,051	58,252,658
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	15,200,000	18,153,895
Interbank transfers	0	0
Intercompany allocations	11,429,862	76,050,909
Other deposits	3,259,399	8,719,230
Total cash receipts	53,520,324	260,158,122
Total cash available	57,590,793	257,838,346
Merchandise payments	5,007,722	34,147,178
Rent	3,049,376	10,255,517
Advertising	252,228	5,563,696
Jewelry repair	616,689	3,847,012
Customer refunds	176,777	1,426,263
Utilities and telephone	420,030	2,101,528
Employee travel	126,370	998,356
Benefits and benefit administration	207,533	1,767,099
Freight and inventory distribution	199,919	1,425,073
Capital expenditures	320,575	532,837
Taxes and licenses	237,503	2,662,646
Ordinary course professionals	256,534	735,771
Credit and collection expenses	1,093,040	1,575,094
Payroll	6,567,096	27,569,583
Professional fees	2,605,654	10,664,239
Banking, interest and loan fees	228,154	2,216,072
Income taxes	0	0
Sales tax	1,612,947	6,839,019
American Bankers Ins Group	107,758	1,118,360
ACH/Debits/Charges	0	0
Healthcare	235,471	507,748
Line of credit paydowns	15,058,165	65,837,080
Intercompany transfers	13,591,452	60,367,521
Other disbursements	6,667,162	16,728,019
Total cash disbursements	58,638,158	258,885,711
Ending cash balance	(1,047,365)	(1,047,365)

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005

/s/ Ken Maher

Chief Financial Officer

</TABLE>

Name of Debtor: Friedman's, Inc. Case Number : 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

STATEMENT REGARDING CONSOLIDATED BALANCE SHEET AND INCOME STATEMENT

On November 17, 2003 the Company announced that it had determined that its financial statements for the fiscal years ending September 30, 2000 through September 30, 2002 and the first three quarters of fiscal 2003 required restatement and should not be relied upon. The Company's auditors, Ernst & Young, LLP ("E&Y") simultaneously informed the Company that it was withdrawing its audit opinions on the previously filed annual financial statements.

Subsequently, the Company has commenced a thorough review of its accounting records on a quarterly basis to identify the sources and quantify the amounts of required adjustments to its financial records.

Because the aforementioned review is incomplete, the Company is not presently able to provide a current consolidated balance sheet or income statement in this Monthly Operating Report. The Company presently anticipates providing such statements upon the completion of its accounting review. However, the Company cannot presently predict when the aforementioned review will be completed.

ATTACHMENT 1

MONTHLY ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Name of Debtor: Friedman's Inc., et al. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

ACCOUNTS RECEIVABLE AT PETITION DATE (CREDIT CARD) \$540,619
=====

ACCOUNTS RECEIVABLE AT PETITION DATE (ON ACCOUNT) \$175,499,089
=====

ACCOUNTS RECEIVABLE RECONCILIATION

(Include all accounts receivable, prepetition and post petition, including charge card sales which have not been received):

<TABLE>
<CAPTION>

	Credit Cards	On Account
	-----	-----
<S>	<C>	<C>
Beginning of Month Balance	\$1,915,836	\$120,582,211
PLUS: Current Month New Billings	12,789,125	16,094,109
MINUS: Collection During the Month	(13,449,432)	(17,101,369)
PLUS/MINUS: Adjustments or write offs	(75,202)	(6,522,522)
	-----	-----
End of Month Balance	\$1,180,327	\$113,052,429
	=====	=====

</TABLE>

POST PETITION ACCOUNTS RECEIVABLE AGING

(Show the total for each aging category for all accounts receivable)

All credit card accounts receivable are current (0-30 days old)

The Debtors are not able to present post petition accounts receivable separately. Listed below is an aging of total On Account Accounts Receivable by category

<TABLE>
<CAPTION>

	0-30	31-60	61-90	Over 90	Total
	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
	89,547,768	7,706,252	7,182,413	8,615,996	113,052,429
	=====	=====	=====	=====	=====
			check digit (s/b 0)		0

</TABLE>

The Debtor's policy for accounts over 90 days old is to pursue collection efforts internally with its internal collections department. After 120 days, accounts are generally written off of accounts receivable (subject to certain exceptions) and are turned over to collection agencies for continued collection efforts.

ATTACHMENT 2

MONTHLY ACCOUNTS PAYABLE AND SECURED PAYMENTS REPORT

Name of Debtor: Friedman's Inc., et al. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

In the space below list all invoices or bills incurred and not paid since the filing of the petition. Do not include amounts owed prior to filing the petition. In the alternative, a computer generated list of payables may be attached provided all information requested below is included.

<TABLE>

POST-PETITION ACCOUNTS PAYABLE
(past due balances)

<CAPTION>	Date Incurred	Days O/S	Vendor	Amount	Description*
<S>	<C>	<C>	<C>	<C>	<C>
	2/15/05	137	GOLD LANCE-ASSET	-160.54	UMR - waiting on corrected paperwork from vendor
	1/21/05	132	Octavio Hernandez Repairs	206.00	Delay in approval process, paid in July
	2/24/05	128	GOLD LANCE-ASSET	114.54	UMR - waiting on corrected paperwork from vendor
	1/31/05	122	Airgas Mid America-PO Box 8026	23.99	Delay in approval process, paid in July
	2/2/05	120	Montgomery Fire Equipment	23.50	Delay in approval process, paid in July
	3/4/05	120	GOLD LANCE-ASSET	59.34	UMR - waiting on corrected paperwork from vendor
	2/4/05	118	Octavio Hernandez Repairs	49.00	Delay in approval process, paid in July
	2/6/05	116	B & B Custom Jewelry	17.75	Delay in approval process, paid in July
	2/6/05	116	Yates - Astro Pest Control	37.00	Delay in approval process, paid in July
	3/9/05	115	GOLD LANCE-ASSET	-105.34	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-105.34	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-155.94	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-220.34	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-105.34	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-59.34	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-128.34	UMR - waiting on corrected paperwork from vendor
	3/9/05	115	GOLD LANCE-ASSET	-155.94	UMR - waiting on corrected paperwork from vendor
	2/8/05	114	Service Jewelry & Repair	60.02	Delay in approval process, paid in July
	3/15/05	109	LUXE GROUP, INC	-30,268.07	UMR - waiting on corrected paperwork from vendor
	2/14/05	108	Lujan's Jewelry Repair	118.00	Delay in approval process, paid in July
	2/15/05	107	Service Jewelry & Repair	24.00	Delay in approval process, paid in July
	1/29/05	104	KLEIN JEWELRY-SALE	-12.94	Delay in approval process, paid in July
	3/21/05	103	GOLD LANCE-ASSET	183.54	UMR - waiting on corrected paperwork from vendor
	2/20/05	102	Octavio Hernandez Repairs	389.00	Delay in approval process, paid in July
	3/22/05	102	GOLD LANCE-ASSET	-183.54	UMR - waiting on corrected paperwork from vendor
	3/23/05	101	GOLD LANCE-ASSET	128.34	UMR - waiting on corrected paperwork from vendor
	2/22/05	100	Kelley's Watch & Jewelry Repai	100.00	Delay in approval process, paid in July
	1/29/05	100	ULTIMO INC - SALES	-140.71	Delay in approval process, paid in July
	1/29/05	100	ULTIMO INC - SALES	561.77	Delay in approval process, paid in July
	3/28/05	96	GOLD LANCE-ASSET	142.14	UMR - waiting on corrected paperwork from vendor
	3/28/05	96	GOLD LANCE-ASSET	-142.14	UMR - waiting on corrected paperwork from vendor
	2/28/05	94	Airgas Mid America-PO Box 8026	23.45	Delay in approval process, paid in July
	3/30/05	94	GOLD LANCE-ASSET	54.74	UMR - waiting on corrected paperwork from vendor
	3/30/05	94	GOLD LANCE-ASSET	-54.74	UMR - waiting on corrected paperwork from vendor
	3/2/05	92	Chith Sanasith Repairs	187.40	Delay in approval process, paid in July
	3/2/05	92	Service Jewelry & Repair	356.30	Delay in approval process, paid in July
	3/3/05	91	Synergy	195.00	Delay in approval process, paid in July
	4/2/05	91	L.I.D. AT	-62.16	Delay in approval process, paid in July
	4/2/05	91	C.MAHENDRA JEWELS-SALE	-1,021.00	Delay in approval process, paid in July
	3/4/05	90	Discount Helium of Dallas Inc.	106.09	Delay in approval process, paid in July
	3/4/05	90	Talton's Security System, Inc	100.00	Delay in approval process, paid in July
	3/8/05	86	Massey Services, Inc. (pest co	30.00	Delay in approval process, paid in July
	3/8/05	86	Synergy	175.00	Delay in approval process, paid in July
	3/9/05	85	Charleston Filter Service Inc.	26.17	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/25/05	85	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
	3/11/05	83	Synergy	495.00	Delay in approval process, paid in July
	3/11/05	83	Synergy	150.00	Delay in approval process, paid in July
	3/13/05	81	Winn Jewelers	76.75	Delay in approval process, paid in July
	3/14/05	80	Chith Sanasith Repairs	253.35	Delay in approval process, paid in July
	2/26/05	80	ULTIMO INC - SALES	10,147.36	Delay in approval process, paid in July
	2/26/05	80	ULTIMO INC - SALES	48,364.26	Delay in approval process, paid in July
	3/16/05	78	Coserv	18.00	Delay in approval process, paid in July
	3/16/05	78	Service Jewelry & Repair	34.00	Delay in approval process, paid in July
	4/15/05	78	SAMUEL AARON INC-ASSET	1,440.00	UMR - waiting on corrected paperwork from vendor
	3/17/05	77	Jeweler's Workshop, The	197.00	Delay in approval process, paid in July
	3/17/05	77	PS Helium & Balloons(Party Sto	73.60	Delay in approval process, paid in July
	3/17/05	77	Service Jewelry & Repair	323.07	Delay in approval process, paid in July
	3/21/05	73	Jeweler's Workshop, The	102.00	Delay in approval process, paid in July
	4/20/05	73	GOLD LANCE-ASSET	142.14	UMR - waiting on corrected paperwork from vendor
	1/29/05	72	MGM JEWELRY MANUFACT-SALE	-470.00	Delay in approval process, paid in July
	3/23/05	71	Service Jewelry & Repair	18.00	Delay in approval process, paid in July
	3/23/05	71	Service Jewelry & Repair	430.30	Delay in approval process, paid in July

3/25/05	69	Synergy	181.75	Delay in approval process,	paid in July
3/26/05	68	National Welders Supply Co,Inc	8.69	Delay in approval process,	paid in July
3/26/05	68	National Welders Supply Co,Inc	8.69	Delay in approval process,	paid in July
4/26/05	67	GOLD LANCE-ASSET	51.52	UMR - waiting on corrected	paperwork from vendor
3/28/05	66	Chith Sanasith Repairs	236.45	Delay in approval process,	paid in July
4/28/05	65	PRIME ART & JEWEL(PAJ)-A	-4,414.82	UMR - waiting on corrected	paperwork from vendor
4/28/05	65	PRIME ART & JEWEL(PAJ)-A	-890.06	UMR - waiting on corrected	paperwork from vendor
4/28/05	65	PRIME ART & JEWEL(PAJ)-A	-6,275.75	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	-553.19	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	-632.03	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	30.00	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	141.00	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	113.75	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	6,275.75	UMR - waiting on corrected	paperwork from vendor
4/29/05	64	PRIME ART & JEWEL(PAJ)-A	-1,983.75	UMR - waiting on corrected	paperwork from vendor
3/31/05	63	Airgas Mid America-PO Box 8026	25.96	Delay in approval process,	paid in July
3/31/05	63	Neptune Jewelry - Repairs	45.00	Delay in approval process,	paid in July
3/31/05	63	Service Jewelry & Repair	18.01	Delay in approval process,	paid in July
4/30/05	63	COLORON-SALES	-1,262.02	Delay in approval process,	paid in July
4/30/05	63	ELOQUENCE/MWI-SALE	-712.50	Delay in approval process,	paid in July
4/30/05	63	S & S JEWELRY-SALE	-1,196.00	Delay in approval process,	paid in July
4/1/05	62	Synergy	8,200.00	Delay in approval process,	paid in July
5/3/05	60	PRIME ART & JEWEL(PAJ)-A	-14,230.95	UMR - waiting on corrected	paperwork from vendor
5/3/05	60	PRIME ART & JEWEL(PAJ)-A	-16.75	UMR - waiting on corrected	paperwork from vendor
5/3/05	60	GOLD LANCE-ASSET	-51.52	UMR - waiting on corrected	paperwork from vendor
5/3/05	60	SIMPLY DIAMONDS-INC	-1,296.00	UMR - waiting on corrected	paperwork from vendor
5/3/05	60	SIMPLY DIAMONDS-INC	-9,200.00	UMR - waiting on corrected	paperwork from vendor
4/4/05	59	Aldo's Fine Jewelry	112.85	Delay in approval process,	paid in July
4/4/05	59	F.S.I.-SOUTHERN VA. DIVISION	29.40	Delay in approval process,	paid in July
4/4/05	59	Service Jewelry & Repair	48.01	Delay in approval process,	paid in July
4/4/05	59	Terminix Processing Center	35.00	Delay in approval process,	paid in July
5/5/05	58	SIMPLY DIAMONDS-INC	-50.00	UMR - waiting on corrected	paperwork from vendor
5/5/05	58	SIMPLY DIAMONDS-INC	-50.00	UMR - waiting on corrected	paperwork from vendor
4/6/05	57	Brown's Jewelry Services, Inc.	463.00	Delay in approval process,	paid in July
5/6/05	57	FREDERICK GOLDMAN-ASSET	-23,862.67	Delay in approval process,	paid in July
5/6/05	57	GOLD LANCE-ASSET	114.54	UMR - waiting on corrected	paperwork from vendor
5/6/05	57	GOLD LANCE-ASSET	-114.54	UMR - waiting on corrected	paperwork from vendor
4/7/05	56	Service Jewelry & Repair	99.77	Delay in approval process,	paid in July
4/8/05	55	American Payment Supplies	198.00	Delay in approval process,	paid in July
4/11/05	52	Collins Fire Extinguisher, Inc	35.53	Delay in approval process,	paid in July
4/11/05	52	F.S.I.-SOUTHERN VA. DIVISION	29.40	Delay in approval process,	paid in July
4/11/05	52	F.S.I.-SOUTHERN VA. DIVISION	29.40	Delay in approval process,	paid in July
4/11/05	52	Lady HICO, Inc.	56.76	Delay in approval process,	paid in July
5/11/05	52	LEER GEM LTD-ASSET	3,184.88	UMR - waiting on corrected	paperwork from vendor
5/11/05	52	LEER GEM LTD-ASSET	-3,184.88	UMR - waiting on corrected	paperwork from vendor
4/12/05	51	County Fire & Safety Equip.-Sh	105.00	Delay in approval process,	paid in July
4/12/05	51	Creative Touch Jewelers	125.00	Delay in approval process,	paid in July
4/12/05	51	Davidson Exterminating	25.00	Delay in approval process,	paid in July
4/12/05	51	Dillon Gage Inc.	150.00	Delay in approval process,	paid in July
4/12/05	51	Eastway Lock & Key, Inc.	100.00	Delay in approval process,	paid in July
4/12/05	51	Sheridan Designs	230.00	Delay in approval process,	paid in July
4/2/05	51	ULTIMO INC - SALES	2,329.12	Delay in approval process,	paid in July
4/2/05	51	ULTIMO INC - SALES	33,128.00	Delay in approval process,	paid in July
5/12/05	51	SUMIT DIAMOND CORP-ASSET	-3,014.27	UMR - waiting on corrected	paperwork from vendor
4/14/05	49	Bulova Watch Company, Inc.	7.00	Delay in approval process,	paid in July
4/15/05	48	Apartment Fire Ext,Inc.	70.51	Delay in approval process,	paid in July
4/15/05	48	Coserv	58.25	Delay in approval process,	paid in July
4/15/05	48	Service Jewelry & Repair	152.03	Delay in approval process,	paid in July
4/18/05	45	Maurice H. Morey Window Cleane	20.00	Delay in approval process,	paid in July
4/18/05	45	United Fire & Safety Equipment	35.00	Delay in approval process,	paid in July
4/18/05	45	Watch Shop, The	11.07	Delay in approval process,	paid in July
4/19/05	45	AM-GOLD PRODUCTS-ASSET	-6,670.58	Delay in approval process,	paid in July
4/19/05	44	COPELAND'S CREATION	-218.55	Delay in approval process,	paid in July
4/19/05	44	A-1 Fire & Safety, Inc.(Breaux	40.64	Delay in approval process,	paid in July
4/19/05	44	County Fire & Safety Equip.-Sh	122.00	Delay in approval process,	paid in July
4/19/05	44	County Fire & Safety Equip.-Sh	83.50	Delay in approval process,	paid in July
4/19/05	44	National Audio-Visual Supply	87.70	Delay in approval process,	paid in July
4/19/05	44	Service Jewelry & Repair	120.00	Delay in approval process,	paid in July
4/19/05	44	Synergy	140.00	Delay in approval process,	paid in July
4/20/05	43	County Fire & Safety Equip.-Sh	85.00	Delay in approval process,	paid in July
5/20/05	43	M FABRIKANT & SONS-ASSET	-839.42	Delay in approval process,	paid in July
5/20/05	43	DESIGN WORKS-ASSET	-2,457.23	Delay in approval process,	paid in July
5/20/05	43	TARA JEWELS EXPORT LTD-A	74.50	UMR - waiting on corrected	paperwork from vendor
5/20/05	43	PRIME ART & JEWEL(PAJ)-A	-718.05	UMR - waiting on corrected	paperwork from vendor
4/21/05	42	Ward Pest Control Service	31.95	Delay in approval process,	paid in July
4/22/05	41	A-1 Fire & Safety, Inc.(Breaux	41.02	Delay in approval process,	paid in July
4/22/05	41	Intel-Alliance Enterprises Inc	89.00	Delay in approval process,	paid in July
4/25/05	38	Eliu Cordova Repairs	41.50	Delay in approval process,	paid in July
4/25/05	38	FSI of Central North Carolina	25.50	Delay in approval process,	paid in July
4/25/05	38	National Welders Supply Co,Inc	8.13	Delay in approval process,	paid in July
4/26/05	37	Island Fire Protection	25.00	Delay in approval process,	paid in July
4/26/05	37	Service Jewelry & Repair	22.00	Delay in approval process,	paid in July
4/27/05	36	Estate of Benjamin N. Bischoff	99.74	Delay in approval process,	paid in July
4/27/05	36	Orkin -790 Enterprise Dr.	38.93	Delay in approval process,	paid in July
5/27/05	36	GOLD LANCE-ASSET	155.94	UMR - waiting on corrected	paperwork from vendor

4/28/05	35	All Fire Systems, Inc.	35.00	Delay in approval process, paid in July
4/28/05	35	Coserv	56.75	Delay in approval process, paid in July
4/28/05	35	Gulfcoast Fire & Safety Co., I	103.79	Delay in approval process, paid in July
4/28/05	35	Service Jewelry & Repair	131.20	Delay in approval process, paid in July
4/28/05	35	W. Wallace	25.00	Delay in approval process, paid in July
5/1/05	35	SUMIT DIAMOND CORP-ASSET	-301.43	Delay in approval process, paid in July
5/1/05	35	DESIGN WORKS-ASSET	-514.99	Delay in approval process, paid in July
5/1/05	35	SIMPLEX DIAM INC-ASSET	-1,177.62	Delay in approval process, paid in July
5/1/05	35	DINU CORP-ASSET	-4.91	Delay in approval process, paid in July
5/1/05	35	SAMUEL AARON INC-ASSET	-168.59	Delay in approval process, paid in July
5/1/05	35	ROYAL CHAIN-ASSET	-363.24	Delay in approval process, paid in July
5/1/05	35	SANDEEP DIA CORP-ASSET	-232.56	Delay in approval process, paid in July
5/1/05	35	SIMPLY DIAMONDS, INC	-1,209.60	Delay in approval process, paid in July
5/1/05	35	STS JEWELS INC - ASSET	-5.96	Delay in approval process, paid in July
5/28/05	35	M FABRIKANT & SONS-SALE	-27.53	Delay in approval process, paid in July
5/28/05	35	C.MAHENDRA JEWELS-SALE	-20.52	Delay in approval process, paid in July
4/29/05	34	Chith Sanasith Repairs	67.50	Delay in approval process, paid in July
4/29/05	34	Hillsborough County Office	100.00	Delay in approval process, paid in July
4/29/05	34	Progressive Gifts & Incentives	368.45	Delay in approval process, paid in July
4/29/05	34	The Roberts Group,Inc.-P.O BOX	14.00	Delay in approval process, paid in July
4/30/05	33	TNT- New Iberia	15.55	Delay in approval process, paid in July
4/30/05	33	Airgas Mid America-PO Box 8026	12.56	Delay in approval process, paid in July
4/30/05	33	Pioneer Welding Supply, Inc.	15.73	Delay in approval process, paid in July
4/30/05	33	Pioneer Welding Supply, Inc.	1.26	Delay in approval process, paid in July
5/1/05	32	Alexandria Mall - 5295	-46.89	Delay in approval process, paid in July
5/1/05	32	Nations Services Inc.	581.25	Delay in approval process, paid in July
5/1/05	32	Nations Services Inc.	514.35	Delay in approval process, paid in July
5/1/05	32	Nations Services Inc.	131.71	Delay in approval process, paid in July
5/1/05	32	Nations Services Inc.	262.00	Delay in approval process, paid in July
5/1/05	32	NationService, Inc	3,627.00	Delay in approval process, paid in July
5/1/05	32	Smith Barney (PHILADELPHIA, PA)	1,800.00	Delay in approval process, paid in July
5/1/05	32	ROYAL CHAIN-ASSET	-27.09	Delay in approval process, paid in July
5/2/05	31	A-1 Fire & Safety, Inc.(Breaux	32.04	Delay in approval process, paid in July
5/2/05	31	Broyles Jewelry Repair	313.75	Delay in approval process, paid in July
5/2/05	31	Eliu Cordova Repairs	34.50	Delay in approval process, paid in July
5/2/05	31	Griffin Termite & Pest Control	30.00	Delay in approval process, paid in July
5/3/05	30	A-1 Fire & Safety, Inc.(Breaux	41.02	Delay in approval process, paid in July
5/3/05	30	Critter-Gitter Pest Control, I	48.00	Delay in approval process, paid in July
6/2/05	30	DOWNEY DESIGNS-ASSET	-127.50	Delay in approval process, paid in July
6/2/05	30	DOWNEY DESIGNS-ASSET	-7,353.00	Delay in approval process, paid in July
6/2/05	30	DOWNEY DESIGNS-ASSET	-139.70	Delay in approval process, paid in July
6/2/05	30	DOWNEY DESIGNS-ASSET	-1,528.50	Delay in approval process, paid in July
6/2/05	30	DOWNEY DESIGNS-ASSET	-2,621.16	Delay in approval process, paid in July
6/2/05	30	DOWNEY DESIGNS-ASSET	-374.00	Delay in approval process, paid in July
6/2/05	30	TARA JEWELS EXPORT LTD-A	-65.68	UMR - waiting on corrected paperwork from vendor
6/2/05	30	SUMIT DIAMOND CORP-ASSET	-3,047.50	UMR - waiting on corrected paperwork from vendor
6/2/05	30	GOLD LANCE-ASSET	-142.14	UMR - waiting on corrected paperwork from vendor
6/2/05	30	GOLD LANCE-ASSET	-54.74	UMR - waiting on corrected paperwork from vendor
6/2/05	30	GOLD LANCE-ASSET	-132.94	UMR - waiting on corrected paperwork from vendor
6/2/05	30	GOLD LANCE-ASSET	-105.34	UMR - waiting on corrected paperwork from vendor
6/2/05	30	SIMPLEX DIAM INC-ASSET	-188.57	UMR - waiting on corrected paperwork from vendor
6/2/05	30	SIMPLEX DIAM INC-ASSET	-13,925.82	UMR - waiting on corrected paperwork from vendor
6/2/05	30	SIMPLEX DIAM INC-ASSET	188.57	UMR - waiting on corrected paperwork from vendor
6/2/05	30	SIMPLEX DIAM INC-ASSET	-156.70	UMR - waiting on corrected paperwork from vendor
6/2/05	30	SILVER BEL	6,188.33	UMR - waiting on corrected paperwork from vendor
5/4/05	29	Trauner,Cohen & Thomas,LLP	34.67	Delay in approval process, paid in July
5/4/05	29	Art's Work Watch Repair	24.50	Delay in approval process, paid in July
5/4/05	29	Clearview Window Cleaning, Inc	10.50	Delay in approval process, paid in July
5/4/05	29	Ethics Point	250.00	Delay in approval process, paid in July
5/4/05	29	Fireline Corporation	31.30	Delay in approval process, paid in July
5/4/05	29	FSI of Central North Carolina	25.50	Delay in approval process, paid in July
5/4/05	29	Middle Georgia Safety,Inc	25.00	Delay in approval process, paid in July
6/3/05	29	SILVER BEL	-12.50	UMR - waiting on corrected paperwork from vendor
5/5/05	28	Brians Mfg Co.	105.50	Delay in approval process, paid in July
5/5/05	28	Brians Mfg Co.	160.00	Delay in approval process, paid in July
5/5/05	28	Chith Sanasith Repairs	65.00	Delay in approval process, paid in July
5/5/05	28	County Fire & Safety Equip.-Sh	125.00	Delay in approval process, paid in July
5/5/05	28	County Fire & Safety Equip.-Sh	120.00	Delay in approval process, paid in July
5/5/05	28	Crystal Springs Water(HO)-P.O	3.86	Delay in approval process, paid in July
5/5/05	28	GOLDENS WATCH REPAIR	34.00	Delay in approval process, paid in July
5/5/05	28	MANNING'S REPAIR	44.67	Delay in approval process, paid in July
5/5/05	28	Nations Services Inc.	975.00	Delay in approval process, paid in July
5/5/05	28	Nations Services Inc.	407.00	Delay in approval process, paid in July
5/5/05	28	Payne Electric Company, Inc.	60.00	Delay in approval process, paid in July
5/5/05	28	Professional Window Cleaning S	26.88	Delay in approval process, paid in July
5/5/05	28	Service Jewelry & Repair	34.01	Delay in approval process, paid in July
5/5/05	28	Service Jewelry & Repair	106.01	Delay in approval process, paid in July
5/5/05	28	Service Jewelry & Repair	96.95	Delay in approval process, paid in July
5/6/05	27	C & C Oxygen Co.	72.65	Delay in approval process, paid in July
5/6/05	27	Clearview Window Cleaning, Inc	12.00	Delay in approval process, paid in July
5/6/05	27	International Gemmological	635.00	Delay in approval process, paid in July
5/6/05	27	International Gemmological	1,957.50	Delay in approval process, paid in July
5/6/05	27	International Gemmological	5,700.00	Delay in approval process, paid in July
5/6/05	27	International Gemmological	3,316.50	Delay in approval process, paid in July
5/6/05	27	Neptune Jewelry - Repairs	52.00	Delay in approval process, paid in July

5/27/05	27	FREDERICK GOLDMAN-ASSET	-30.00	Delay in approval process,	paid in July
5/7/05	26	Intel-Alliance Enterprises Inc	60.00	Delay in approval process,	paid in July
5/8/05	25	Nations Services Inc.	372.00	Delay in approval process,	paid in July
6/7/05	25	PASHA JEWELS, INC.	5,850.00	UMR - waiting on corrected	paperwork from vendor
6/7/05	25	PASHA JEWELS, INC.	-1,350.00	UMR - waiting on corrected	paperwork from vendor
5/9/05	24	Beebe's/Action Masters P.C	20.00	Delay in approval process,	paid in July
5/9/05	24	Culloden Fire & Saftey	42.21	Delay in approval process,	paid in July
5/9/05	24	F.S.I.-SOUTHERN VA. DIVISION	29.40	Delay in approval process,	paid in July
5/9/05	24	F.S.I.-SOUTHERN VA. DIVISION	29.40	Delay in approval process,	paid in July
5/9/05	24	FSI of East Meridian	36.92	Delay in approval process,	paid in July
5/9/05	24	International Display	3.00	Delay in approval process,	paid in July
5/9/05	24	Nations Services Inc.	302.00	Delay in approval process,	paid in July
5/9/05	24	Service Jewelry & Repair	159.95	Delay in approval process,	paid in July
5/9/05	24	Terminix- 10503 HWY 78E	65.00	Delay in approval process,	paid in July
5/10/05	24	DESIGN WORKS-ASSET	-275.00	Delay in approval process,	paid in July
5/10/05	23	4G Service & Supply	3.54	Delay in approval process,	paid in July
5/10/05	23	Randy Smith Jewelers	171.25	Delay in approval process,	paid in July
5/10/05	23	Sexton Welding Supply, Inc.	8.00	Delay in approval process,	paid in July
5/10/05	23	Sexton Welding Supply, Inc.	8.00	Delay in approval process,	paid in July
5/10/05	23	Sexton Welding Supply, Inc.	8.00	Delay in approval process,	paid in July
5/10/05	23	Sexton Welding Supply, Inc.	17.52	Delay in approval process,	paid in July
5/10/05	23	Synergy	175.00	Delay in approval process,	paid in July
5/10/05	23	Synergy	110.00	Delay in approval process,	paid in July
5/10/05	23	Synergy	120.00	Delay in approval process,	paid in July
5/9/05	23	SAMUEL AARON INC-ASSET	502.55	Delay in approval process,	paid in July
5/10/05	23	C.MAHENDRA JEWELS-ASSET	-3,505.04	Delay in approval process,	paid in July
6/9/05	23	DANA AUGUSTINE INC-ASSET	-397.50	Delay in approval process,	paid in July
5/11/05	22	Fire Protection Company	31.58	Delay in approval process,	paid in July
5/11/05	22	Kentwood Springs Water Co.	21.15	Delay in approval process,	paid in July
5/11/05	22	Nations Services Inc.	175.00	Delay in approval process,	paid in July
5/11/05	22	Nations Services Inc.	292.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	263.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	193.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	367.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	278.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	100.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	330.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	220.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	185.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	315.12	Delay in approval process,	paid in July
5/11/05	22	Synergy	196.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	110.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	130.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	210.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	117.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	109.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	94.89	Delay in approval process,	paid in July
5/11/05	22	Synergy	142.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	308.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	185.00	Delay in approval process,	paid in July
5/11/05	22	Synergy	85.00	Delay in approval process,	paid in July
6/10/05	22	M FABRIKANT & SONS-ASSET	2,294.15	UMR - waiting on corrected	paperwork from vendor
6/10/05	22	M FABRIKANT & SONS-ASSET	275.30	UMR - waiting on corrected	paperwork from vendor
5/12/05	21	Dunbar Bank Pak, Inc.	26.00	Delay in approval process,	paid in July
5/12/05	21	GOLDENS WATCH REPAIR	54.00	Delay in approval process,	paid in July
5/12/05	21	Jeweler's Workshop, The	112.00	Delay in approval process,	paid in July
5/12/05	21	Nations Services Inc.	1,105.00	Delay in approval process,	paid in July
5/12/05	21	Nations Services Inc.	370.00	Delay in approval process,	paid in July
5/12/05	21	Nations Services Inc.	138.00	Delay in approval process,	paid in July
5/12/05	21	Progressive Gifts & Incentives	674.47	Delay in approval process,	paid in July
5/12/05	21	Pure Air Control Services	191.00	Delay in approval process,	paid in July
5/12/05	21	Synergy	213.00	Delay in approval process,	paid in July
5/12/05	21	DESIGN WORKS-ASSET	870.00	Delay in approval process,	paid in July
5/12/05	21	DESIGN WORKS-ASSET	495.00	Delay in approval process,	paid in July
5/13/05	21	PAN GEMS-ASSET	-1,015.65	Delay in approval process,	paid in July
5/12/05	21	PAN GEMS-ASSET	1,015.65	Delay in approval process,	paid in July
5/13/05	20	ADT Security Systems,	36.25	Delay in approval process,	paid in July
5/13/05	20	ADT Security Systems,	36.25	Delay in approval process,	paid in July
5/13/05	20	ADT Security Systems,	36.25	Delay in approval process,	paid in July
5/13/05	20	American Fire & Safety	29.77	Delay in approval process,	paid in July
5/13/05	20	Clearview Window Cleaning, Inc	10.50	Delay in approval process,	paid in July
5/13/05	20	Coserv	70.75	Delay in approval process,	paid in July
5/13/05	20	Creative Touch Jewelers	10.00	Delay in approval process,	paid in July
5/13/05	20	Crystal Springs Water(HO)-P.O	64.13	Delay in approval process,	paid in July
5/13/05	20	Dunbar Bank Pak, Inc.	26.00	Delay in approval process,	paid in July
5/13/05	20	Dunbar Bank Pak, Inc.	26.00	Delay in approval process,	paid in July
5/13/05	20	Dunbar Bank Pak, Inc.	26.00	Delay in approval process,	paid in July
5/13/05	20	Dunbar Bank Pak, Inc.	26.00	Delay in approval process,	paid in July
5/13/05	20	Dunbar Bank Pak, Inc.	38.00	Delay in approval process,	paid in July
5/13/05	20	International Gemmological	1,422.50	Delay in approval process,	paid in July
5/13/05	20	International Gemmological	770.00	Delay in approval process,	paid in July
5/13/05	20	International Gemmological	703.75	Delay in approval process,	paid in July
5/13/05	20	Mimeo.Com, Inc.	124.85	Delay in approval process,	paid in July
5/13/05	20	Nations Services Inc.	432.00	Delay in approval process,	paid in July
5/13/05	20	Service Jewelry & Repair	57.01	Delay in approval process,	paid in July

5/13/05	20	Service Jewelry & Repair	84.00	Delay in approval process,	paid in July
5/13/05	20	Service Jewelry & Repair	125.90	Delay in approval process,	paid in July
5/14/05	19	Busy Bee Pest Control	18.00	Delay in approval process,	paid in July
5/14/05	19	Martin Guthrie Repairs	81.00	Delay in approval process,	paid in July
5/14/05	19	Randy Smith Jewelers	229.25	Delay in approval process,	paid in July
6/13/05	19	M FABRIKANT & SONS-ASSET	-275.30	UMR - waiting on corrected	paperwork from vendor
6/13/05	19	M FABRIKANT & SONS-ASSET	-275.30	UMR - waiting on corrected	paperwork from vendor
6/13/05	19	ROSY BLUE INC-ASSET	-683.07	UMR - waiting on corrected	paperwork from vendor
6/13/05	19	ROSY BLUE INC-ASSET	-1,309.81	UMR - waiting on corrected	paperwork from vendor
6/13/05	19	SUN DIAMOND USA - ASSET	-9,350.00	UMR - waiting on corrected	paperwork from vendor
5/15/05	18	Boris Rodriguez Repairs	110.00	Delay in approval process,	paid in July
6/14/05	18	SUMIT DIAMOND CORP-ASSET	-3,850.00	UMR - waiting on corrected	paperwork from vendor
6/14/05	18	SUMIT DIAMOND CORP-ASSET	-2,228.88	UMR - waiting on corrected	paperwork from vendor
6/14/05	18	SUN DIAMOND USA - ASSET	-715.65	UMR - waiting on corrected	paperwork from vendor
5/16/05	17	A-1 Fire & Safety, Inc.(Breau	27.13	Delay in approval process,	paid in July
5/16/05	17	AJS	103.00	Delay in approval process,	paid in July
5/16/05	17	Jewelworks	16.50	Delay in approval process,	paid in July
5/16/05	17	Nations Services Inc.	336.96	Delay in approval process,	paid in July
5/16/05	17	Systems Business Forms & Compu	9,328.09	Delay in approval process,	paid in July
5/16/05	17	Thomas P. Fralinger Repairs	57.00	Delay in approval process,	paid in July
6/15/05	17	SUMIT DIAMOND CORP-ASSET	-2,566.29	UMR - waiting on corrected	paperwork from vendor
6/15/05	17	SUMIT DIAMOND CORP-ASSET	-5,935.69	UMR - waiting on corrected	paperwork from vendor
6/15/05	17	FREDERICK GOLDMAN-ASSET	36.21	UMR - waiting on corrected	paperwork from vendor
6/15/05	17	SANDEEP DIA CORP-ASSET	-215.80	UMR - waiting on corrected	paperwork from vendor
6/15/05	17	SANDEEP DIA CORP-ASSET	215.80	UMR - waiting on corrected	paperwork from vendor
6/15/05	17	SUN DIAMOND USA - ASSET	-16,890.00	UMR - waiting on corrected	paperwork from vendor
5/17/05	16	Intel-Alliance Enterprises Inc	80.00	Delay in approval process,	paid in July
5/17/05	16	Crabtree Jewelers	136.50	Delay in approval process,	paid in July
5/17/05	16	Crabtree Jewelers	36.75	Delay in approval process,	paid in July
5/17/05	16	Crystal Springs Water (HO) -P.O	9.67	Delay in approval process,	paid in July
5/17/05	16	Dean Design	191.00	Delay in approval process,	paid in July
5/17/05	16	Dunbar Bank Pak, Inc.	22.50	Delay in approval process,	paid in July
5/17/05	16	Federal Wage & Labor Law Insti	17.87	Delay in approval process,	paid in July
5/17/05	16	Federal Wage & Labor Law Insti	17.87	Delay in approval process,	paid in July
5/17/05	16	Kipsco Maintenance & Operation	45.00	Delay in approval process,	paid in July
5/17/05	16	Nations Services Inc.	282.00	Delay in approval process,	paid in July
5/17/05	16	Nations Services Inc.	357.72	Delay in approval process,	paid in July
5/17/05	16	Nations Services Inc.	272.00	Delay in approval process,	paid in July
5/17/05	16	Nations Services Inc.	500.00	Delay in approval process,	paid in July
5/17/05	16	NationService, Inc	6,038.00	Delay in approval process,	paid in July
5/17/05	16	Orkin Pest Control-5717 Thurst	38.93	Delay in approval process,	paid in July
5/17/05	16	See-Thru Professional Window C	10.00	Delay in approval process,	paid in July
4/30/05	16	ULTIMO INC - SALES	-2,321.58	Delay in approval process,	paid in July
4/30/05	16	ULTIMO INC - SALES	72,755.48	Delay in approval process,	paid in July
6/16/05	16	ROSY BLUE INC-ASSET	-1,800.00	UMR - waiting on corrected	paperwork from vendor
5/18/05	15	Arrow Financial (Niles, IL)	22,171.71	Delay in approval process,	paid in July
5/18/05	15	Nations Services Inc.	354.26	Delay in approval process,	paid in July
5/18/05	15	Nations Services Inc.	300.00	Delay in approval process,	paid in July
5/18/05	15	Nations Services Inc.	500.00	Delay in approval process,	paid in July
5/18/05	15	Professional Jewelers	34.45	Delay in approval process,	paid in July
5/18/05	15	Zephyrhills Spring Water Compa	22.48	Delay in approval process,	paid in July
6/17/05	15	A&A JEWELERS-ASSET	98.30	UMR - waiting on corrected	paperwork from vendor
5/19/05	14	A & O Locksmith Service	50.00	Delay in approval process,	paid in July
5/19/05	14	AJS	101.00	Delay in approval process,	paid in July
5/19/05	14	Clearview Window Cleaning, Inc	10.50	Delay in approval process,	paid in July
5/19/05	14	Coserv	80.85	Delay in approval process,	paid in July
5/19/05	14	Filter Sales & Service, Inc.	17.58	Delay in approval process,	paid in July
5/19/05	14	H.M.S.Fire Extinguishers, Inc.	65.45	Delay in approval process,	paid in July
5/19/05	14	National Welding Supply Co., I	12.45	Delay in approval process,	paid in July
5/19/05	14	Nations Services Inc.	464.11	Delay in approval process,	paid in July
5/19/05	14	NationService, Inc	829.38	Delay in approval process,	paid in July
5/19/05	14	Sign Crafters	627.39	Delay in approval process,	paid in July
5/19/05	14	Wall Bros. Glass Inc.	40.00	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
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5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	231.60	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	231.60	Delay in approval process,	paid in July
5/18/05	14	PACIFIC NORTHERN, INC	347.40	Delay in approval process,	paid in July

5/20/05	13	Creative Touch Jewelers	18.50	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	22.50	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	22.50	Delay in approval process, paid in July
5/20/05	13	Dunbar Bank Pak, Inc.	22.50	Delay in approval process, paid in July
5/20/05	13	Filter Sales & Service, Inc.	19.00	Delay in approval process, paid in July
5/20/05	13	House of Helium & Balloons	12.95	Delay in approval process, paid in July
5/20/05	13	House of Helium & Balloons	38.97	Delay in approval process, paid in July
5/20/05	13	House of Helium & Balloons	4.00	Delay in approval process, paid in July
5/20/05	13	House of Helium & Balloons	33.98	Delay in approval process, paid in July
5/20/05	13	Intel-Alliance Enterprises Inc	56.00	Delay in approval process, paid in July
5/20/05	13	James Oxygen & Supply Co.	6.74	Delay in approval process, paid in July
5/20/05	13	Jewelry Repair Services of Aug	86.00	Delay in approval process, paid in July
5/20/05	13	John Gall -repairs	48.00	Delay in approval process, paid in July
5/20/05	13	Nations Services Inc.	135.77	Delay in approval process, paid in July
5/20/05	13	Service Jewelry & Repair	88.01	Delay in approval process, paid in July
5/20/05	13	Sigi's Jewelry & Repair	22.00	Delay in approval process, paid in July
5/20/05	13	Zephyrhills Spring Water Compa	40.72	Delay in approval process, paid in July
5/20/05	13	SIMPLEX DIAM INC-ASSET	-499.27	Delay in approval process, paid in July
5/21/05	12	Creative Touch Jewelers	9.00	Delay in approval process, paid in July
5/21/05	12	Nations Services Inc.	432.00	Delay in approval process, paid in July
5/21/05	12	Quality Jewelers	37.00	Delay in approval process, paid in July
5/21/05	12	UPS (PHILADELPHIA, PA)	45.93	Delay in approval process, paid in July
5/21/05	12	UPS (PHILADELPHIA, PA)	158.10	Delay in approval process, paid in July
5/21/05	12	UPS (PHILADELPHIA, PA)	150.56	Delay in approval process, paid in July
5/21/05	12	UPS (PHILADELPHIA, PA)	604.92	Delay in approval process, paid in July
5/21/05	12	UPS (PHILADELPHIA, PA)	15.28	Delay in approval process, paid in July
5/20/05	12	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
5/20/05	12	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
5/20/05	12	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
5/20/05	12	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
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5/20/05	12	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
5/20/05	12	PACIFIC NORTHERN, INC	115.80	Delay in approval process, paid in July
5/20/05	12	PACIFIC NORTHERN, INC	231.60	Delay in approval process, paid in July
6/20/05	12	SUN DIAMOND USA - ASSET	16,890.00	UMR - waiting on corrected paperwork from vendor
6/20/05	12	SUN DIAMOND USA - ASSET	-14,520.00	UMR - waiting on corrected paperwork from vendor
6/21/05	11	GOLD LANCE-ASSET	-3,234.87	UMR - waiting on corrected paperwork from vendor
5/23/05	10	City of Gainesville, GA.	468.95	Delay in approval process, paid in July
5/23/05	10	Service Jewelry & Repair	84.00	Delay in approval process, paid in July
5/23/05	10	Service Jewelry & Repair	32.00	Delay in approval process, paid in July
5/23/05	10	ADT Security Systems,	124.02	Delay in approval process, paid in July
5/23/05	10	ADT Security Systems,	60.32	Delay in approval process, paid in July
5/23/05	10	ADT Security Systems,	2,294.00	Delay in approval process, paid in July
5/23/05	10	ADT Security Systems,	3,079.00	Delay in approval process, paid in July
5/23/05	10	AJS	99.00	Delay in approval process, paid in July
5/23/05	10	Chith Sanasith Repairs	200.45	Delay in approval process, paid in July
5/23/05	10	Dubberly Glass Shop	378.16	Delay in approval process, paid in July
5/23/05	10	Dubberly Glass Shop	328.40	Delay in approval process, paid in July
5/23/05	10	Hillsborough County Office	75.00	Delay in approval process, paid in July
5/23/05	10	Lavells Jewelry Repair Service	373.50	Delay in approval process, paid in July
5/23/05	10	Nations Services Inc.	439.10	Delay in approval process, paid in July
5/23/05	10	Superior Fire & Safety	17.00	Delay in approval process, paid in July
6/22/05	10	ROSY BLUE INC-ASSET	465.00	UMR - waiting on corrected paperwork from vendor
6/22/05	10	ROSY BLUE INC-ASSET	-7,250.00	UMR - waiting on corrected paperwork from vendor
6/22/05	10	ROSY BLUE INC-ASSET	-16,430.00	UMR - waiting on corrected paperwork from vendor
6/22/05	10	ROSY BLUE INC-ASSET	-654.90	UMR - waiting on corrected paperwork from vendor
5/24/05	9	C & C Oxygen Co.	72.65	Delay in approval process, paid in July
5/24/05	9	Chuck Gilbert Jewelry Repair	185.00	Delay in approval process, paid in July
5/24/05	9	Creative Touch Jewelers	52.00	Delay in approval process, paid in July
5/24/05	9	David Birchfield Repairs	5.00	Delay in approval process, paid in July
5/24/05	9	Greer's Supply Company, Inc.	52.34	Delay in approval process, paid in July
5/24/05	9	H. L. Cain - Repairs	237.00	Delay in approval process, paid in July
5/24/05	9	H. L. Cain - Repairs	17.00	Delay in approval process, paid in July
5/24/05	9	Hico Helium & Balloon Supply	35.31	Delay in approval process, paid in July
5/24/05	9	Nations Services Inc.	500.00	Delay in approval process, paid in July
5/24/05	9	Quality Jewelers	72.50	Delay in approval process, paid in July
6/23/05	9	DOWNEY DESIGNS-ASSET	-525.00	Delay in approval process, paid in July
6/23/05	9	DOWNEY DESIGNS-ASSET	-231.55	Delay in approval process, paid in July
6/23/05	9	DOWNEY DESIGNS-ASSET	-2,001.71	Delay in approval process, paid in July
6/23/05	9	DOWNEY DESIGNS-ASSET	-840.00	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-549.45	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-389.95	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-81.95	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-258.95	Delay in approval process, paid in July

6/23/05	9	DANA AUGUSTINE INC-ASSET	-370.70	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-495.00	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-447.50	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-349.50	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-824.45	Delay in approval process, paid in July
6/23/05	9	DANA AUGUSTINE INC-ASSET	-349.50	Delay in approval process, paid in July
5/25/05	8	Airgas Mid South-P.O Box 67601	70.20	Delay in approval process, paid in July
5/25/05	8	Chatham County Building INSP.	45.00	Delay in approval process, paid in July
5/25/05	8	Creative Touch Jewelers	9.50	Delay in approval process, paid in July
5/25/05	8	Culligan Bottled Water (ocala,	7.99	Delay in approval process, paid in July
5/25/05	8	Lady HICO, Inc.	57.00	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	5.00	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.71	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	18.60	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	10.12	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	18.60	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	6.31	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.20	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	10.22	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	10.12	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	18.60	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	18.60	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	8.65	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.71	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	5.00	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	18.60	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.25	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	9.85	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	15.67	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	10.12	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	10.12	Delay in approval process, paid in July
5/25/05	8	National Welders Supply Co, Inc	10.03	Delay in approval process, paid in July
5/25/05	8	Nations Services Inc.	382.00	Delay in approval process, paid in July
5/25/05	8	Nations Services Inc.	500.00	Delay in approval process, paid in July
5/25/05	8	Nations Services Inc.	432.00	Delay in approval process, paid in July
5/25/05	8	Nations Services Inc.	440.71	Delay in approval process, paid in July
5/25/05	8	Nations Services Inc.	500.00	Delay in approval process, paid in July
5/25/05	8	Nations Services Inc.	500.00	Delay in approval process, paid in July
5/25/05	8	Sonny Jewelers	93.00	Delay in approval process, paid in July
5/25/05	8	W.W.Williams formerly Wms Detr	490.00	Delay in approval process, paid in July
5/26/05	7	AJS	82.00	Delay in approval process, paid in July
5/26/05	7	B & B Custom Jewelry	93.00	Delay in approval process, paid in July
5/26/05	7	Deer Park Spring Water	11.29	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	22.50	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Dunbar Bank Pak, Inc.	26.00	Delay in approval process, paid in July
5/26/05	7	Nations Services Inc.	477.26	Delay in approval process, paid in July
5/26/05	7	Quality Jewelers	182.00	Delay in approval process, paid in July
5/26/05	7	Zephyrhills Spring Water Compa	40.61	Delay in approval process, paid in July
5/27/05	6	Postmaster	50.00	Delay in approval process, paid in July
5/27/05	6	A-1 Fire & Safety, Inc.(Breaux	41.21	Delay in approval process, paid in July
5/27/05	6	Bureau of National Affairs	2,822.00	Delay in approval process, paid in July
5/27/05	6	Chuck Gilbert Jewelry Repair	92.00	Delay in approval process, paid in July
5/27/05	6	Dennis Welding Supply, Inc.	7.35	Delay in approval process, paid in July
5/27/05	6	Diamond Mine Inc.	76.95	Delay in approval process, paid in July
5/27/05	6	Diamond Springs	9.57	Delay in approval process, paid in July
5/27/05	6	Discount Helium of Dallas Inc.	68.47	Delay in approval process, paid in July
5/27/05	6	Dunbar Bank Pak, Inc.	42.85	Delay in approval process, paid in July
5/27/05	6	Hico Helium & Balloon Supply	17.66	Delay in approval process, paid in July
5/27/05	6	Independent Gemological	20.00	Delay in approval process, paid in July
5/27/05	6	Logan Hagan Welding Supply, In	52.00	Delay in approval process, paid in July
5/27/05	6	Logan Hagan Welding Supply, In	6.00	Delay in approval process, paid in July
5/27/05	6	Low Country Gases	63.60	Delay in approval process, paid in July
5/27/05	6	Mark McSheehan Repairs	68.50	Delay in approval process, paid in July
5/27/05	6	MayFlower Software	99.90	Delay in approval process, paid in July

5/27/05	6	National Welders Supply Co, Inc	68.91	Delay in approval process,	paid in July
5/27/05	6	Nations Services Inc.	442.50	Delay in approval process,	paid in July
5/27/05	6	Nations Services Inc.	142.50	Delay in approval process,	paid in July
5/27/05	6	Nations Services Inc.	332.00	Delay in approval process,	paid in July
5/27/05	6	Nations Services Inc.	472.00	Delay in approval process,	paid in July
5/27/05	6	Nations Services Inc.	500.00	Delay in approval process,	paid in July
5/27/05	6	Neptune Jewelry - Repairs	87.25	Delay in approval process,	paid in July
5/27/05	6	Novations-Retail	20,852.03	Delay in approval process,	paid in July
5/27/05	6	PS Helium & Balloons(Party Sto	89.50	Delay in approval process,	paid in July
5/27/05	6	Roberto Jewelers	193.00	Delay in approval process,	paid in July
5/27/05	6	Systems Business Forms & Compu	34.98	Delay in approval process,	paid in July
5/28/05	5	Hico Helium & Balloon Supply	17.66	Delay in approval process,	paid in July
5/28/05	5	Hico Helium & Balloon Supply	16.50	Delay in approval process,	paid in July
5/28/05	5	Hico Helium & Balloon Supply	35.31	Delay in approval process,	paid in July
5/28/05	5	Hico Helium & Balloon Supply	17.66	Delay in approval process,	paid in July
5/28/05	5	Hico Helium & Balloon Supply	17.66	Delay in approval process,	paid in July
5/28/05	5	Hico Helium & Balloon Supply	17.66	Delay in approval process,	paid in July
5/28/05	5	Mickey Breunig - Repairs	351.05	Delay in approval process,	paid in July
5/28/05	5	Thomas P. Fralinger Repairs	58.00	Delay in approval process,	paid in July
6/27/05	5	DOWNEY DESIGNS-ASSET	-4,938.59	Delay in approval process,	paid in July
6/27/05	5	DOWNEY DESIGNS-ASSET	-149.50	Delay in approval process,	paid in July
6/27/05	5	DOWNEY DESIGNS-ASSET	-147.95	Delay in approval process,	paid in July
6/27/05	5	DOWNEY DESIGNS-ASSET	-4,621.32	Delay in approval process,	paid in July
6/27/05	5	DOWNEY DESIGNS-ASSET	-1,114.00	Delay in approval process,	paid in July
6/27/05	5	DOWNEY DESIGNS-ASSET	-384.45	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-494.45	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-546.70	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-2,220.30	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-692.01	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-1,819.50	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-1,077.51	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-98.45	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-349.50	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-2,007.32	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-202.00	Delay in approval process,	paid in July
6/27/05	5	DANA AUGUSTINE INC-ASSET	-495.00	Delay in approval process,	paid in July
6/27/05	5	A&A JEWELERS-ASSET	73.42	UMR - waiting on corrected	paperwork from vendor
5/29/05	4	Boris Rodriguez Repairs	62.00	Delay in approval process,	paid in July
5/29/05	4	Hico Helium & Balloon Supply	17.49	Delay in approval process,	paid in July
5/29/05	4	Thomas P. Fralinger Repairs	44.00	Delay in approval process,	paid in July
5/30/05	3	B & B Custom Jewelry	109.25	Delay in approval process,	paid in July
5/30/05	3	Bob Astry Repairs	274.00	Delay in approval process,	paid in July
5/30/05	3	Hico Helium & Balloon Supply	17.66	Delay in approval process,	paid in July
5/30/05	3	Winn Jewelers	35.50	Delay in approval process,	paid in July
5/26/05	3	M FABRIKANT & SONS-ASSET	2,775.00	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	115.80	Delay in approval process,	paid in July
5/31/05	3	PACIFIC NORTHERN, INC	231.60	Delay in approval process,	paid in July
6/29/05	3	SAMUEL AARON INC-ASSET	-847.50	UMR - waiting on corrected	paperwork from vendor
5/31/05	2	Absolute Purest Spring Water	21.97	Delay in approval process,	paid in July
5/31/05	2	Aeriform- (Dallas,TX)	20.71	Delay in approval process,	paid in July
5/31/05	2	Aeriform- (Dallas,TX)	44.47	Delay in approval process,	paid in July
5/31/05	2	Aeriform- (Dallas,TX)	54.28	Delay in approval process,	paid in July
5/31/05	2	Aerogas, Inc	14.06	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	14.06	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	26.79	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	104.11	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	12.42	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	14.19	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	24.67	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	14.19	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	23.46	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	10.81	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	135.95	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid America-PO Box 8026	12.97	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid South-P.O Box 67601	38.85	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid South-P.O Box 67601	9.50	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid South-P.O Box 67601	8.17	Delay in approval process,	paid in July
5/31/05	2	Airgas Mid South-P.O Box 67601	29.75	Delay in approval process,	paid in July
5/31/05	2	Airgas South- P.O Box 532609	6.61	Delay in approval process,	paid in July
5/31/05	2	Airgas South- P.O Box 532609	10.32	Delay in approval process,	paid in July
5/31/05	2	Airgas South- P.O Box 532609	9.89	Delay in approval process,	paid in July
5/31/05	2	Airgas South- P.O Box 532609	14.77	Delay in approval process,	paid in July
5/31/05	2	Airgas-East (PO Box 7777)	7.65	Delay in approval process,	paid in July
5/31/05	2	Airgas-PO BOX 532625	18.26	Delay in approval process,	paid in July
5/31/05	2	Airgas-PO BOX 532625	55.39	Delay in approval process,	paid in July
5/31/05	2	Airgas-PO BOX 532625	12.84	Delay in approval process,	paid in July
5/31/05	2	AJS	314.00	Delay in approval process,	paid in July
5/31/05	2	AJS	169.00	Delay in approval process,	paid in July
5/31/05	2	Andy Oxygen Co., Inc.	41.68	Delay in approval process,	paid in July

5/31/05	2	Holston Gases	20.26	Delay in approval process, paid in July
5/31/05	2	Holston Gases(Chattanooga)	18.19	Delay in approval process, paid in July
5/31/05	2	Indiana Oxygen Co.	6.82	Delay in approval process, paid in July
5/31/05	2	Indiana Oxygen Co.	5.27	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	42.46	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	21.11	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	14.24	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	20.83	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	52.57	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	10.52	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	7.16	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	10.57	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	10.57	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	15.66	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	21.03	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	15.66	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	6.85	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	21.03	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	10.42	Delay in approval process, paid in July
5/31/05	2	Linde Gas LLC/Formerly Holox-P	10.75	Delay in approval process, paid in July
5/31/05	2	Machine & Welding Supply Co.	17.57	Delay in approval process, paid in July
5/31/05	2	Machine & Welding Supply Co.	21.38	Delay in approval process, paid in July
5/31/05	2	Martin Jewelry Repair	93.00	Delay in approval process, paid in July
5/31/05	2	Matheson Tri-Gas Inc.	13.92	Delay in approval process, paid in July
5/31/05	2	Montgomery Industrial Gases, Inc	8.22	Delay in approval process, paid in July
5/31/05	2	National Welders Supply Co, Inc	93.01	Delay in approval process, paid in July
5/31/05	2	Nations Services Inc.	317.61	Delay in approval process, paid in July
5/31/05	2	Nations Services Inc.	265.45	Delay in approval process, paid in July
5/31/05	2	Neptune Jewelry - Repairs	42.00	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	1.64	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	6.14	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	8.33	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	6.14	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	28.35	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	8.29	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	24.88	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	6.81	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	10.98	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	NexAir, LLC	5.49	Delay in approval process, paid in July
5/31/05	2	North Florida Welding Supply,	9.63	Delay in approval process, paid in July
5/31/05	2	North Florida Welding Supply,	4.82	Delay in approval process, paid in July
5/31/05	2	Oxygen Service Company, Inc.	34.78	Delay in approval process, paid in July
5/31/05	2	Palmetto Welding Supply Co., I	1.30	Delay in approval process, paid in July
5/31/05	2	Palmetto Welding Supply Co., I	41.22	Delay in approval process, paid in July
5/31/05	2	Red Ball Oxygen	103.72	Delay in approval process, paid in July
5/31/05	2	Roberts Oxygen Company, Inc.	6.00	Delay in approval process, paid in July
5/31/05	2	Roberts Oxygen Company, Inc.	24.88	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	14.25	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	12.48	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	18.59	Delay in approval process, paid in July
5/31/05	2	Scott-Gross Co	6.82	Delay in approval process, paid in July
5/31/05	2	Service Jewelry & Repair	202.65	Delay in approval process, paid in July
5/31/05	2	Sigi's Jewelry & Repair	80.50	Delay in approval process, paid in July
5/31/05	2	Sign Crafters	563.65	Delay in approval process, paid in July
5/31/05	2	Sign Crafters	570.05	Delay in approval process, paid in July
5/31/05	2	Sign Crafters	496.49	Delay in approval process, paid in July
5/31/05	2	Southern Welding Supply Inc	57.70	Delay in approval process, paid in July
5/31/05	2	Strate Welding Supply Co., Inc	6.48	Delay in approval process, paid in July
5/31/05	2	Strate Welding Supply Co., Inc	6.54	Delay in approval process, paid in July
5/31/05	2	Strate Welding Supply Co., Inc	6.54	Delay in approval process, paid in July
5/31/05	2	Strate Welding Supply Co., Inc	6.14	Delay in approval process, paid in July
5/31/05	2	Strate Welding Supply Co., Inc	6.14	Delay in approval process, paid in July
5/31/05	2	Strate Welding Supply Co., Inc	6.14	Delay in approval process, paid in July
5/31/05	2	Systems Business Forms & Compu	575.32	Delay in approval process, paid in July
5/31/05	2	Thomas Jewelry Services, Inc.	12.50	Delay in approval process, paid in July
5/31/05	2	TNT Welding Supply	15.55	Delay in approval process, paid in July
5/31/05	2	Triple D Welding Supply, Inc.	7.95	Delay in approval process, paid in July
5/31/05	2	Tri-State Oxygen	6.99	Delay in approval process, paid in July
5/31/05	2	Tri-Tech (helium)	84.00	Delay in approval process, paid in July
5/31/05	2	Tyler Mountain Water Co., Inc.P	11.30	Delay in approval process, paid in July
5/31/05	2	UPS Supply Chain Solutions, Inc	178.20	Delay in approval process, paid in July
5/31/05	2	Urie & Blanton	7.07	Delay in approval process, paid in July

6/1/05	1	B & B Custom Jewelry	177.50	Delay in approval process,	paid in July
6/1/05	1	Baltimore County,Maryland	46.00	Delay in approval process,	paid in July
6/1/05	1	BCD	950.00	Delay in approval process,	paid in July
6/1/05	1	Branum's Sewing	129.95	Delay in approval process,	paid in July
6/1/05	1	Cingular Wireless-P.o box 3052	0.01	Delay in approval process,	paid in July
6/1/05	1	Cingular Wireless-P.o box 3052	362.58	Delay in approval process,	paid in July
6/1/05	1	Comdoc Business Systems	2,250.00	Delay in approval process,	paid in July
6/1/05	1	Crystal Springs Water(HO)-P.O	22.61	Delay in approval process,	paid in July
6/1/05	1	David Birchfield Repairs	10.00	Delay in approval process,	paid in July
6/1/05	1	Discount Helium of Dallas Inc.	7.58	Delay in approval process,	paid in July
6/1/05	1	Dunbar Bank Pak, Inc.	42.85	Delay in approval process,	paid in July
6/1/05	1	Fireman's Fund Insurance Co.	131,467.90	Delay in approval process,	paid in July
6/1/05	1	Georgia-Carolina Welding Suppl	67.55	Delay in approval process,	paid in July
6/1/05	1	GORMAN & COMPANY	347.00	Delay in approval process,	paid in July
6/1/05	1	GORMAN & COMPANY	672.00	Delay in approval process,	paid in July
6/1/05	1	InterCall(Box 281866)	9,661.53	Delay in approval process,	paid in July
6/1/05	1	Martin Jewelry Repair	19.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	332.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	500.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	500.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	357.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	465.16	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	500.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	500.85	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	110.00	Delay in approval process,	paid in July
6/1/05	1	Nations Services Inc.	450.00	Delay in approval process,	paid in July
6/1/05	1	NationService, Inc	930.00	Delay in approval process,	paid in July
6/1/05	1	NationService, Inc	943.00	Delay in approval process,	paid in July
6/1/05	1	Palmetto Rural Telephone Coop.	12.87	Delay in approval process,	paid in July
6/1/05	1	PS Helium & Balloons(Party Sto	16.05	Delay in approval process,	paid in July
6/1/05	1	Service Jewelry & Repair	36.00	Delay in approval process,	paid in July
6/1/05	1	Smith Barney(PHILADELPHIA, PA)	1,800.00	Delay in approval process,	paid in July
6/1/05	1	Verizon Wireless-(Box 660108)	156.54	Delay in approval process,	paid in July
6/1/05	1	M FABRIKANT & SONS-ASSET	95.00	Delay in approval process,	paid in July
6/2/05	1	SIMPLY DIAMONDS, INC	-150.00	Delay in approval process,	paid in July
6/2/05	1	SIMPLY DIAMONDS, INC	-672.00	Delay in approval process,	paid in July
6/2/05	1	SIMPLY DIAMONDS, INC	-1,570.30	Delay in approval process,	paid in July
7/1/05	1	AM-GOLD PRODUCTS-ASSET	48.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	AM-GOLD PRODUCTS-ASSET	48.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	AM-GOLD PRODUCTS-ASSET	48.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	AM-GOLD PRODUCTS-ASSET	96.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	AM-GOLD PRODUCTS-ASSET	48.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	CITIZEN WATCH CO-ASSET	37,939.64	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	SUMIT DIAMOND CORP-ASSET	4,635.62	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	SUMIT DIAMOND CORP-ASSET	-927.12	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	M FABRIKANT & SONS-ASSET	95.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	CROTON WATCH CO.INC-A	23,265.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	133.78	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	133.78	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	115.07	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	45.56	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	60.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	40.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	40.00	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	FREDERICK GOLDMAN-ASSET	42.67	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	247.94	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	91.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	174.34	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	142.14	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	234.14	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	132.94	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	234.14	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	160.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	146.74	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	68.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	114.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	68.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	68.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	68.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	68.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	174.34	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	68.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	45.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	160.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	146.74	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	59.34	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	73.14	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	114.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	100.74	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	114.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	178.94	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	114.54	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	146.74	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	179.86	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	151.34	UMR - waiting on corrected	paperwork from vendor
7/1/05	1	GOLD LANCE-ASSET	178.94	UMR - waiting on corrected	paperwork from vendor

7/1/05	1	A&A JEWELERS-ASSET	48.00	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	48.17	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	98.30	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	48.00	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	63.75	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	70.42	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	36.90	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	55.06	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	41.31	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	54.66	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	40.91	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	89.46	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	36.75	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	36.90	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	39.38	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	73.44	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	35.32	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	35.16	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	82.43	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	61.32	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	87.83	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	34.73	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	95.58	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	112.29	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	60.95	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	39.46	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	36.90	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	116.98	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	79.42	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	36.90	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	40.91	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	40.91	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	40.91	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	75.63	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	63.75	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	71.67	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	87.83	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	48.25	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	77.36	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	100.24	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	48.25	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	61.73	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	98.14	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	98.30	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	36.90	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	48.00	UMR - waiting on corrected paperwork from vendor
7/1/05	1	A&A JEWELERS-ASSET	24,305.52	UMR - waiting on corrected paperwork from vendor
7/1/05	1	DANA AUGUSTINE INC-ASSET	2,471.50	UMR - waiting on corrected paperwork from vendor
7/1/05	1	S.H.R.-ASSET	120.43	UMR - waiting on corrected paperwork from vendor
6/2/05	0	Alpha Data Utility, Inc. (ADU)	250.00	Delay in approval process, paid in July
6/2/05	0	Boris Rodriguez Repairs	143.00	Delay in approval process, paid in July
6/2/05	0	Chith Sanasith Repairs	24.00	Delay in approval process, paid in July
6/2/05	0	Georgia-Carolina Welding Suppl	67.55	Delay in approval process, paid in July
6/2/05	0	Indiana Oxygen Co.	91.02	Delay in approval process, paid in July
6/2/05	0	Kentwood Springs Water Co.	34.92	Delay in approval process, paid in July
6/2/05	0	Larry Cash Repairs	275.50	Delay in approval process, paid in July
6/2/05	0	MALCA-AMIT USA, LLC.	809.40	Delay in approval process, paid in July
6/2/05	0	Martin Jewelry Repair	30.00	Delay in approval process, paid in July
6/2/05	0	Neptune Jewelry - Repairs	50.00	Delay in approval process, paid in July
6/2/05	0	PS Helium & Balloons(Party Sto	16.05	Delay in approval process, paid in July
6/2/05	0	Scott-Gross Co	91.16	Delay in approval process, paid in July
6/2/05	0	Scott-Gross Co	87.49	Delay in approval process, paid in July
6/2/05	0	Stone Termite and Pest Control	95.40	Delay in approval process, paid in July
6/2/05	0	Young's Jewelry Repair	130.00	Delay in approval process, paid in July
4/28/05	0	AM-GOLD PRODUCTS-ASSET	-3,789.36	Delay in approval process, paid in July
5/28/05	0	AM-GOLD PRODUCTS-ASSET	-3,101.63	Delay in approval process, paid in July
4/28/05	0	M FABRIKANT & SONS-ASSET	-21,013.55	Delay in approval process, paid in July
5/28/05	0	M FABRIKANT & SONS-ASSET	-5,784.17	Delay in approval process, paid in July
6/2/05	0	M FABRIKANT & SONS-ASSET	65.00	Delay in approval process, paid in July
4/28/05	0	FREDERICK GOLDMAN-ASSET	-1,840.43	Delay in approval process, paid in July
5/28/05	0	FREDERICK GOLDMAN-ASSET	-896.07	Delay in approval process, paid in July
5/28/05	0	LEER GEM LTD-ASSET	-2,310.90	Delay in approval process, paid in July
4/28/05	0	DESIGN WORKS-ASSET	-3,653.01	Delay in approval process, paid in July
5/28/05	0	DESIGN WORKS-ASSET	-3,614.25	Delay in approval process, paid in July
4/28/05	0	ROSY BLUE INC-ASSET	-19,593.24	Delay in approval process, paid in July
5/28/05	0	ROSY BLUE INC-ASSET	-8,959.29	Delay in approval process, paid in July
4/28/05	0	SIMPLEX DIAM INC-ASSET	-349.05	Delay in approval process, paid in July
5/28/05	0	SIMPLEX DIAM INC-ASSET	-528.12	Delay in approval process, paid in July
4/28/05	0	SAMUEL AARON INC-ASSET	-1,817.19	Delay in approval process, paid in July
5/28/05	0	SAMUEL AARON INC-ASSET	-3,642.23	Delay in approval process, paid in July
4/28/05	0	SANDEEP DIA CORP-ASSET	-244.52	Delay in approval process, paid in July
5/28/05	0	SANDEEP DIA CORP-ASSET	-473.21	Delay in approval process, paid in July
4/28/05	0	C.MAHENDRA JEWELS-ASSET	-5,607.59	Delay in approval process, paid in July
5/28/05	0	C.MAHENDRA JEWELS-ASSET	-3,319.53	Delay in approval process, paid in July

4/28/05	0	COMBINE INTERNATIONAL	-5,264.94	Delay in approval process, paid in July
5/28/05	0	COMBINE INTERNATIONAL	-2,986.80	Delay in approval process, paid in July
4/28/05	0	L.I.D. AT	-59.31	Delay in approval process, paid in July
4/28/05	0	L.I.D. AT	-93.60	Delay in approval process, paid in July
4/28/05	0	SIMPLY DIAMONDS, INC	-1,889.45	Delay in approval process, paid in July
5/28/05	0	SIMPLY DIAMONDS, INC	-917.13	Delay in approval process, paid in July
4/28/05	0	SUN DIAMOND USA - ASSET	-4,353.47	Delay in approval process, paid in July
5/28/05	0	SUN DIAMOND USA - ASSET	-1,810.56	Delay in approval process, paid in July
4/28/05	0	STS JEWELS INC - ASSET	-505.23	Delay in approval process, paid in July
5/28/05	0	STS JEWELS INC - ASSET	-793.59	Delay in approval process, paid in July
4/28/05	0	KIP-ASSET	-1,065.29	Delay in approval process, paid in July
5/28/05	0	KIP-ASSET	-727.65	Delay in approval process, paid in July
4/28/05	0	JAM CREATIONS - S	-10.41	Delay in approval process, paid in July
5/28/05	0	JAM CREATIONS - S	-32.81	Delay in approval process, paid in July

			399,133.25	
			=====	

</TABLE>

[X] Check here if pre-petition debts have been paid. Attach an explanation and copies of supporting documentation

The following court orders were entered in January 2005 authorizing the Debtors to pay certain prepetition indebtedness:

- Order Pursuant to 11 U.S.C. 105(a), 365 and 507(a) (6) Authorizing The Debtors To (A) Continue Customer Satisfaction Programs; (B) Continue To Pay Customer Service Providers And (C) Continue To Honor Credit Card Transactions.
- Order Pursuant to 11 U.S.C. 105(a), 363, 541, and 507(a) (8) Authorizing The Debtors To Pay Prepetition Sales, Use, Trust Fund And Other Taxes and Related Obligations
- Order Pursuant to 11 U.S.C. 105 Authorizing Payment of Prepetition Claims of Consignment Vendors And Approving Procedures Concerning Consigned Goods
- Order Pursuant to 11 U.S.C. 105(a) And 363 (b) Authorizing Payment Of Certain Prepetition Shipping And For Delivery Charges And Goods In Transit
- Order (i) Authorizing The Debtors To Pay Prepetition Wages, Salaries, Directors Fees And Employee Benefits, (ii) Authorizing The Debtors To Continue The Maintenance of Employee Benefit Programs In The Ordinary Course; And (iii) Directing All Banks To Honor Prepetition Checks For Payment Of Prepetition Employee Obligations.

In connection with the aforementioned court orders the Debtors paid certain prepetition indebtedness in January and subsequent months to the extent such payment was allowed under the orders.

ACCOUNTS PAYABLE RECONCILIATION (Post Petition Unsecured Debt Only)

Opening Balance	7,168,566
PLUS: New Indebtedness Incurred This Month	14,040,087
MINUS Amount Paid on Post Petition Accounts Payable This Month	(17,307,855)
PLUS/MINUS Adjustments	0

Ending Month Balance	3,900,798
=====	

*For any adjustments (over \$10,000.00) provide explanation and supporting documentation, if applicable.

SECURED PAYMENT REPORT

List the status of Payments to Secured Creditors and Lessors (Post Petition Only). If you have entered into a modification agreement with a secured creditor/lessor, consult with your attorney and the United States Trustee Program prior to completing this section.

<TABLE>
<CAPTION>

Secured Creditor	Date Due This Month	Amount Paid This Month	Number of Post Petition Payments Delinquent	Total Amount of Post Petition Payments Delinquent
-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
Bank of America, N.A.		0	0	0 (b)
Jewelry Investors II, L.L.C.		0	0	0 (b)
Citicorp USA Inc.		0	0	0 (a)
General Electric Capital Business		0	0	0 (a)

TOTAL	0	0
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</TABLE>

(a) As of May 28, 2005, all amounts owed by the Debtors to the secured creditors shown consisted of either prepetition indebtedness or post petition amounts not yet due. (b) During the month of February 2005 the Company paid off its prepetition indebtedness to these creditors, in connection with the arrangement of its debtor-in-possession financing with Citicorp USA, Inc.

ATTACHMENT 3

INVENTORY AND FIXED ASSETS REPORT

Name of Debtor: Friedman's Inc., et al. Case Number: 05-40129
 Reporting Period beginning May 29, 2005 and ending July 2, 2005

INVENTORY REPORT

INVENTORY BALANCE AT PETITION DATE: \$155,465,291

INVENTORY RECONCILIATION:

Inventory Balance at Beginning of Month, gross	\$111,271,368
PLUS: Inventory Purchased During Month	5,986,948
Inventory Returned To Vendor During Month	(460,497)
MINUS: Inventory Used or Sold	(9,242,717)
PLUS/MINUS: Adjustments or Write-downs*	0
Inventory on Hand at End of Month, gross	\$107,555,102

METHOD OF COSTING INVENTORY: Weighted Average Cost

INVENTORY AGING

An inventory aging report is not available

Less than 6 months old	6 months to 2 years old	Greater than 2 years old	Considered Obsolete	Total Inventory
N/A	N/A	N/A	N/A	N/A

*Aging Percentages must equal 100%

[] Check here if inventory contains perishable items.

Description of Obsolete Inventory:

The Debtor does not have obsolete inventory in the traditional accounting sense; rather as is typical in retail, the Debtor possesses certain inventory items that are considered "out of style" and thus sold as clearance.

FIXED ASSET REPORT

FIXED ASSETS FAIR MARKET VALUE AT PETITION DATE:** (a)

(Includes Property, Plant and Equipment)

(a) The Company does not know the fair market value of its fixed assets as of January 14, 2005. The net book value (historical cost basis) was \$43,478,306

FIXED ASSETS RECONCILIATION:

Fixed Asset Book Value at Beginning of Month	\$30,460,961
MINUS: Depreciation Expense	(630,661)
PLUS: New Purchases	917,000
PLUS/MINUS: Adjustments or Write-downs	(11,481,852)
Ending Monthly Balance	\$19,265,448

* For any adjustments or write-downs over \$10,000.00, provide explanation and supporting documentation, if applicable:

During June 2005, the Company posted the entries resulting from its financial restatement project and included therein was a reserve of \$11,481,852 booked in order to be in compliance with Statement of Financial Accounting Standards No. 144 (Accounting for the Impairment or Disposal of Long-Lived Assets)

BRIEF DESCRIPTION OF FIXED ASSETS PURCHASED OR DISPOSED OF DURING THE REPORTING PERIOD (in excess of \$10,000.00 each):

- New purchases primarily represents the new AS 100 system that was installed during the month.

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - STORE DEPOSITS ACCOUNT

Name of debtor Friedman's Inc. Case Number 05-40129

Reporting period beginning May 29, 2005 and ending July 2, 2005

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

Name of Bank various Branch N/A

Account Name: Store deposits Account number: various

Purpose of Account To deposit store daily receipts in anticipation of concentration

Store Depository Accounts (GL 1020)

Period July 2, 2005

<TABLE>
<CAPTION>

<S>	<C>	<C>	MONTH END G/L BALANCE	ADJUSTED ENDING BALANCE	ENDING BANK BALANCE	DEPOSITS IN TRANSIT	OTHER O/S RECONCILING ITEMS	TOTAL ADJUST- MENTS	BANK NAME
1	4000		1,786	3,618	0	0	3,618	1,833	National City Bank
2	4001		4,603	4,888	0	4,888	0	285	Bank Of America
3	4005		617	1,287	0	0	1,287	670	Wood Forest National Bank
4	4006		(659)	0	0	0	0	659	Mid First Bank
5	4008		697	1,295	1,295	0	0	598	First Tennessee
6	4009		848	1,043	0	1,043	0	258	Bank Of America
7	4010		4,867	4,987	0	4,987	0	175	Bank Of America
8	4011		(258)	0	0	0	0	258	Fifth Third Bank
9	4012		(258)	0	0	0	0	258	Bank Of America
10	4013		(341)	0	0	0	0	341	Union Planters Bank
11	4014		734	1,377	1,377	0	0	643	Greenfield Banking Co.
12	4015		1,732	1,913	0	1,913	0	181	Bank Of America
13	4017		(1,661)	(0)	0	0	0	1,661	SouthTrust Bank
14	4019		4,098	4,291	999	3,293	0	193	Citizens Bank and Trust of Jackson
15	4020		(258)	0	0	0	0	258	Farmers Bank
16	4021		(2,256)	0	0	0	0	2,256	Guarantee State Bank
17	4022		(258)	0	0	0	0	258	Bank Of America
18	4023		2,883	3,676	3,676	0	0	794	AmSouth Bank
19	4024		2,447	2,640	0	2,640	0	193	Bank Of America
20	4026		3,309	3,966	3,966	0	0	657	Fifth Third Bank
21	4027		(258)	0	0	0	0	258	Bank Of America
22	4031		1,284	1,127	0	0	1,127	(157)	AmSouth Bank
23	4032		2,164	(443)	(1,088)	1,556	(911)	(2,607)	Hancock Bank
24	4034		(679)	(0)	0	0	0	679	Bank One
25	4036		(258)	0	0	0	0	258	Southside Bank
26	4037		3,476	3,830	1,569	2,261	0	354	Capital City Bank
27	4045		5,344	5,597	2,002	3,595	0	253	Citizens National Bank
28	4062		7,922	28,377	0	28,377	0	20,454	Bank Of Maysville
29	4063		4,440	4,759	1,369	0	3,390	319	Bank Of Maysville
30	4064		2,761	3,235	1,189	0	2,047	474	AmSouth Bank
BA 31	4065		7,493	7,713	5,439	2,273	0	220	First Federal Savings Bank

BA	32	4067	65,133	91,286	86,592	4,694	0	26,153	Spivey State Bank
BA	33	5002	4,442	4,647	0	4,647	0	205	Bank Of America
BA	34	5003	8,178	8,064	0	8,064	0	(114)	Bank Of America
	35	5004	8,684	8,885	0	8,885	0	201	Bank Of America
	36	5006	8,880	9,018	0	9,018	0	138	Bank Of America
	37	5007	2,749	3,007	0	3,007	0	258	Bank Of America
	38	5009	(258)	0	0	0	0	258	Bank Of America
	39	5010	4,785	4,910	0	4,910	0	125	Bank of America
	40	5012	16,901	17,005	4,041	12,964	0	104	Heritage Bank
	41	5013	5,676	5,081	1,121	3,959	0	(595)	Branch Bank & Trust
	42	5014	11,187	11,143	3,944	7,199	0	(44)	Eagle Bank & Trust/Park Avenue Bank
	43	5015	21,895	0	0	0	0	(21,895)	Union Planters Bank
	44	5016	13,440	13,608	3,108	10,500	0	169	Sun Trust Bank
	45	5017	3,464	3,343	0	3,343	0	(121)	Bank Of America
	46	5018	10,485	9,483	5,660	3,823	0	(1,002)	P N C Bank
BA	47	5019	4,279	5,050	5,050	0	0	771	AmSouth Bank
	48	5020	4,790	5,038	1,263	3,775	0	248	First National Bank & Trust
	49	5022	10,944	10,722	0	10,722	0	(222)	Bank Of America
	50	5023	6,709	6,303	2,460	3,842	0	(407)	First National Bank
	51	5025	7,310	7,304	3,073	4,231	0	(7)	Bank of Upson
	52	5026	11,580	11,838	1,979	9,860	0	259	Montgomery County Bank
	53	5027	7,538	7,492	0	7,492	0	(46)	Bank Of America
	54	5028	10,723	9,975	5,090	4,885	0	(748)	Sun Trust Bank
	55	5029	5,937	6,067	1,522	4,544	0	130	Bank of Eastman
	56	5030	52,705	8,477	2,090	6,387	0	(44,229)	Wachovia Bank
BA	57	5031	12,882	12,855	7,149	5,705	0	(28)	Branch Bank & Trust
BA	58	5032	60,505	4,397	0	4,567	(170)	(56,109)	Wachovia Bank
	59	5033	3,761	3,938	0	3,938	0	177	Bank Of America
	60	5035	3,498	3,850	0	6,680	(2,830)	352	Bank Of America
	61	5037	6,222	5,691	1,459	4,231	0	(531)	First Citizens Bank (not linked to Master)
	62	5041	5,371	5,459	0	5,459	0	88	Bank Of America
	63	5044	(599)	0	0	0	0	599	Bank Of America
	64	5045	7,600	6,801	3,918	2,883	0	(799)	Sun Trust Bank
	65	5046	6,176	6,929	6,929	0	0	753	AmSouth Bank
	66	5047	7,842	8,068	3,537	4,531	0	226	Sun Trust Bank
BA	67	5048	3,935	4,000	644	3,356	0	65	Branch Bank & Trust
	68	5049	36,360	2,785	0	2,785	0	(33,575)	US Bank
	69	5050	4,627	4,786	0	4,786	0	159	Bank Of America
BA	70	5052	2,450	2,309	0	2,309	0	(141)	Bank Of America
	71	5054	(1,543)	0	2,260	0	(2,260)	1,543	Union County National Bank
BA	72	5055	3,599	3,706	0	3,706	0	107	Bank Of America
	73	5056	5,340	5,572	1,842	3,730	0	232	AmSouth Bank
	74	5057	1,775	2,033	0	2,033	0	258	Bank Of America
	75	5058	7,199	7,333	3,316	4,017	0	134	Old National Bank
BA	76	5059	6,783	6,804	2,817	3,987	0	21	International Bank of Commerce
	77	5060	51,588	0	0	0	0	(51,588)	Regions Bank
	78	5061	7,387	7,591	0	7,591	0	204	Bank Of America
	79	5062	(657)	0	0	0	0	657	Bank Of America
BA	80	5063	41,598	3,127	0	3,127	0	(38,471)	Wachovia Bank
BA	81	5064	8,185	8,148	0	8,148	0	(37)	Bank Of America
	82	5065	9,110	9,233	0	9,233	0	123	Bank Of America
BA	83	5067	3,016	3,119	0	3,119	0	103	Bank Of America
	84	5068	4,920	5,176	0	5,176	0	256	Bank Of America
BA	85	5069	12,351	6,710	3,352	3,358	0	(5,641)	Sun Trust Bank
	86	5070	12,016	7,979	0	7,979	0	(4,038)	Bank Of America
BA	87	5072	(68)	(0)	0	0	0	68	Bank Of America
	88	5075	38,443	0	0	0	0	(38,443)	Regions Bank
	89	5077	4,138	4,152	0	4,152	0	15	Bank Of America
	90	5078	25,740	0	0	0	0	(25,740)	Wachovia Bank
BA	91	5079	(6)	0	0	0	0	6	Bank Of America
	92	5080	10,893	11,105	2,617	8,488	0	212	Compass Bank
BA	93	5081	(258)	0	0	0	0	258	Bank Of America
	94	5082	15,845	0	0	0	0	(15,845)	First Citizens Bank
BA	95	5083	5,175	5,433	0	5,433	0	258	Bank Of America
	96	5084	47,475	0	0	0	0	(47,475)	First Citizens Bank
	97	5085	7,835	8,093	3,822	4,271	0	258	Sun Trust Bank
	98	5086	10,304	10,452	3,272	7,180	0	148	Capital City Bank
BA	99	5087	4,482	4,598	0	4,598	0	116	Bank Of America
	100	5088	7,525	7,715	5,551	2,164	0	190	Colonial Bank
	101	5089	16,321	17,031	17,031	0	0	711	Monroe City
	102	5090	8,214	8,321	5,389	2,932	0	107	National City Bank
	103	5092	3,524	3,777	1,442	2,335	0	253	Farmers Bank
	104	5094	3,564	3,753	2,189	1,564	0	189	Branch Bank & Trust
	105	5097	6,695	6,921	8,533	0	(1,612)	226	Sun Trust Bank
	106	5098	(310)	0	0	0	0	310	Bank Of America
	107	5099	4,675	4,831	1,170	3,661	0	156	Wood Forest National Bank
	108	5100	12,377	12,303	6,616	5,687	0	(74)	AmSouth Bank
	109	5102	330	0	0	0	0	(330)	Bank Of America
	110	5104	3,638	3,820	0	3,820	0	182	Bank Of America
	111	5105	(323)	0	0	0	0	323	Bank Of America
	112	5106	(260)	0	0	0	0	260	Bank Of America
	113	5107	9,302	9,588	8,888	1,631	(930)	286	Citizen Bank
	114	5108	1,174	1,430	1,430	0	0	255	LandMark Bank
	115	5109	(2,081)	(1,823)	0	(1,823)	0	258	Trustmark National Bank
	116	5110	257	515	0	0	515	258	Bank Of America

117	5111	4,336	4,563	1,391	3,172	0	227	AmSouth Bank
118	5112	4,576	5,126	5,126	0	0	550	Cavlary Banking
119	5113	(253)	0	0	0	0	253	Bank Of America
120	5114	4,321	4,448	1,366	3,082	0	127	First State Financial
121	5116	3,343	3,638	2,762	876	0	295	Mutual Federal Savings Bank
122	5117	6,859	5,835	1,805	5,036	(1,005)	(1,023)	Peoples First
123	5118	(258)	0	0	0	0	258	The Bank NA
124	5119	6,354	6,358	4,423	1,935	0	4	Home Bank
125	5120	4,639	4,249	0	4,249	0	(390)	Bank Of America
126	5121	2,628	2,866	1,721	1,146	0	238	Fidelity Bank & Trust
127	5122	(4,642)	0	0	0	0	4,642	First Financial Bank
128	5123	(2,658)	0	0	0	0	2,658	Hibernia National Bank
129	5124	(258)	0	0	0	0	258	Citizens National Bank
130	5125	3,790	3,984	1,876	2,108	0	194	South Trust Bank
131	5126	25,316	25,001	22,126	2,875	0	(315)	South Trust Bank
132	5127	8,264	4,770	152	6,024	(1,406)	(3,494)	Metro Bank
133	5128	3,567	6,191	4,477	0	1,714	2,624	Fifth Third Bank
134	5129	6,179	6,236	2,698	3,538	0	57	Iberia Bank
135	5130	5,300	5,405	344	5,061	0	105	Merchants & Marine Bank
136	5131	3,283	3,524	1,083	2,441	0	241	Weatherford National Bank
137	5132	4,167	3,893	1,475	2,418	0	(274)	Fifth Third Bank
138	5133	19,405	0	0	0	0	(19,405)	Regions Bank
139	5135	(668)	0	0	0	0	668	Community Bank
140	5136	3,855	3,828	900	2,929	0	(26)	First State Bank
141	5137	(658)	0	0	0	0	658	Community South Bank
142	5138	742	1,400	0	0	1,400	658	South Trust Bank
143	5139	(341)	0	0	0	0	341	Union Planters Bank
144	5140	12,446	12,522	10,334	2,188	0	75	Peoples Federal
145	5142	(3,880)	0	0	0	0	3,880	Community South Bank
146	5143	3,965	4,097	1,340	943	1,813	132	First Federal Savings Bank
147	5144	759	845	0	845	0	86	Bank Of America
148	5145	(258)	0	0	0	0	258	Peoples Bank of Bedford Co.
149	5146	3,650	3,840	0	2,120	1,720	190	Bank Of America
150	5147	25,219	0	0	0	0	(25,219)	Wachovia Bank
151	5148	3,075	3,134	0	3,134	0	59	Bank Of America
152	5149	2,203	1,032	1,032	0	0	(1,171)	PNC Bank
153	5151	4,979	4,409	359	3,650	401	(570)	Central Carolina
154	5152	37,452	0	0	0	0	(37,452)	First Citizens Bank
155	5153	22,902	0	0	0	0	(22,902)	First Citizens Bank
156	5154	34,720	0	0	0	0	(34,720)	First Citizens Bank
157	5155	4,368	4,607	1,728	2,880	0	240	Central Carolina
158	5156	28,546	2,966	0	3,368	(402)	(25,580)	Wachovia Bank
159	5159	4,825	4,774	0	4,774	0	(51)	Bank Of America
BA 160	5160	38,256	3,504	0	3,504	0	(34,751)	Wachovia Bank
161	5161	465	1,112	1,112	0	0	647	Branch Bank & Trust
162	5163	6,430	6,688	3,213	3,476	0	258	Bank of Stanly
163	5164	8,773	8,483	0	8,483	0	(290)	Bank Of America
164	5165	5,299	5,557	0	5,557	0	258	Bank Of America
BA 165	5166	6,419	5,362	0	5,082	280	(1,057)	Bank Of America
BA 166	5167	(1,500)	(0)	0	0	0	1,500	Branch Bank & Trust
167	5168	(258)	0	0	0	0	258	First National Bank
168	5169	(239)	0	0	0	0	239	Bank Of America
169	5171	4,632	4,857	4,857	0	0	225	Key Bank
170	5172	3,709	3,873	819	3,053	0	164	Branch Bank & Trust
171	5173	(258)	0	0	0	0	258	Central National Bank
172	5174	4,285	4,231	1,827	2,405	0	(54)	Fifth Third Bank
173	5175	67,297	0	0	0	0	(67,297)	First Citizens Bank
174	5176	3,181	3,079	3,254	3,915	(4,090)	(102)	South Central Bank
175	5177	4,274	3,397	607	2,791	0	(877)	Citizens Bank
176	5179	3,118	3,320	873	2,447	0	202	First National Bank
177	5180	(656)	(0)	0	0	0	656	First National Bank
178	5181	(258)	0	0	0	0	258	Bank Of America
179	5183	1,362	1,675	0	1,675	0	313	Bank Of America
180	5186	3,451	3,412	2,273	1,557	(418)	(39)	Arvest Bank
181	5187	3,234	3,482	2,143	1,338	0	248	United Bank and Trust
182	5189	4,984	5,244	0	2,631	2,613	260	The First National Bank
183	5190	(258)	0	0	0	0	258	Bank Of America
184	5191	3,714	3,950	0	3,950	0	236	Bank Of America
185	5192	2,654	2,865	1,031	2,084	(251)	211	Texas Bank
186	5193	(258)	0	0	0	0	258	AmSouth Bank
187	5195	(258)	0	0	0	0	258	The Bank of Frank Ewing
188	5197	(658)	0	0	0	0	658	Bank Of America
189	5198	3,378	3,591	2,097	1,495	0	213	Compass Bank
190	5199	3,994	4,147	2,484	1,663	0	154	Peoples Bank
191	5200	(851)	0	0	0	0	851	Frost Bank
192	5201	4,016	4,184	1,368	2,816	0	168	Central Carolina
193	5203	13,713	9,413	0	9,413	0	(4,299)	Bank Of America
194	5204	4,375	4,303	0	4,303	0	(72)	Bank Of America
195	5205	1,945	2,203	0	2,203	0	258	Bank Of America
196	5206	8,390	8,241	4,055	4,186	0	(149)	Community State Bank
BA 197	5207	2,233	2,600	0	2,600	0	367	Bank Of America
198	5208	3,706	3,699	0	3,699	0	(6)	Bank Of America
BA 199	5209	10,688	10,598	0	10,598	0	(90)	Bank Of America
BA 200	5211	5,255	5,327	0	5,327	0	72	Bank Of America
BA 201	5212	7,413	7,601	449	7,152	0	188	Branch Bank & Trust

	202	5213	(258)	0	0	0	0	258	AmSouth Bank
	203	5215	5,581	5,739	0	5,739	0	158	Bank Of America
	204	5216	8,210	8,322	3,132	5,190	0	111	Century Bank & Trust
BA	205	5217	3,564	3,828	0	3,828	0	264	Bank Of America
	206	5218	3,820	4,078	0	4,078	0	258	Bank Of America
	207	5219	28,977	(5,545)	0	0	(5,545)	(34,523)	Wachovia Bank
BA	208	5220	4,268	3,088	0	3,503	(416)	(1,180)	Bank Of America
	209	5221	29,580	2,057	0	2,057	0	(27,523)	Wachovia Bank
BA	210	5223	9,919	9,998	3,969	6,029	0	79	AmSouth Bank
	211	5224	26,932	27,136	25,170	1,965	0	204	AmSouth Bank
	212	5225	25,914	0	0	0	0	(25,914)	First Citizens Bank
	213	5226	218	0	0	0	0	(218)	Bank Of America
	214	5227	38,911	2,979	0	2,728	251	(35,931)	Wachovia Bank
BA	215	5228	5,788	6,027	1,883	4,144	0	239	Nat'l Bank of Commerce
	216	5230	(258)	0	0	0	0	258	Branch Bank & Trust
	217	5231	433	1,035	1,035	0	0	602	First National Bank
	218	5232	3,622	3,880	0	3,880	0	258	Bank Of America
	219	5233	5,367	5,533	1,635	3,898	0	165	Northwest Georgia Bank
	220	5234	(3,705)	(0)	0	0	0	3,705	Trustmark National Bank
	221	5236	3,717	3,975	0	3,975	0	258	Bank Of America
	222	5238	4,223	4,033	74	3,959	0	(190)	Compass Bank
BA	223	5241	5,454	5,659	0	5,825	(166)	205	Bank Of America
	224	5242	2,823	3,103	1,782	1,321	0	281	Fifth Third Bank
BA	225	5243	6,927	7,313	2,414	4,900	0	386	AmSouth Bank
	226	5245	(258)	0	0	0	0	258	Bank Of America
	227	5246	19,048	0	0	0	0	(19,048)	Wachovia Bank
BA	228	5247	3,249	3,294	0	3,294	0	45	Bank Of America
	229	5248	1,937	2,197	0	2,197	0	259	Bank Of America
BA	230	5249	10,697	10,638	0	10,638	0	(59)	Bank Of America
BA	231	5250	(258)	0	0	0	0	258	First Citizens Bank
BA	232	5253	13,020	12,765	7,208	5,557	0	(255)	Columbus Bank & Trust
	233	5254	(341)	0	0	0	0	341	Union Planters Bank
	234	5257	54,506	4,415	0	4,415	0	(50,091)	Bank One
	235	5258	25,713	0	0	0	0	(25,713)	Spivey State Bank
	236	5259	1,662	1,936	44	1,892	0	274	Compass Bank
	237	5260	4,721	5,331	0	4,980	351	611	Bank Of America
	238	5262	27,282	3,768	0	3,768	0	(23,514)	Wachovia Bank
BA	239	5264	10,790	10,760	5,766	4,994	0	(29)	Hancock Bank
	240	5265	5,494	5,748	1,430	4,318	0	254	Iberia Bank
	241	5266	(258)	0	0	0	0	258	First Citizens Bank
	242	5267	6,876	6,897	1,462	5,435	0	21	Trustmark National Bank
	243	5268	6,355	6,525	0	6,525	0	170	Bank Of America
	244	5269	8,574	8,531	3,682	4,849	0	(43)	First Citizens Bank(not affiliated with Master)
	245	5271	3,601	3,829	1,629	2,200	0	228	Hancock Bank
	246	5272	5,271	4,690	1,439	3,251	0	(581)	Citizens Union Bank
	247	5273	4,905	4,985	1,606	3,379	0	80	South Trust Bank
	248	5274	7,479	7,439	0	7,439	0	(41)	Bank Of America
	249	5277	3,574	3,832	0	3,832	0	258	Bank Of America
BA	250	5280	30,044	0	0	0	0	(30,044)	Wachovia Bank
	251	5281	8,654	9,151	0	3,918	5,234	497	AmSouth Bank
	252	5282	3,705	3,694	1,935	2,499	(740)	(11)	Peoples First
	253	5283	6,908	7,165	0	7,165	0	257	Bank Of America
	254	5285	5,146	5,513	1,971	3,543	0	368	AmSouth Bank
	255	5287	5,123	5,294	4,310	983	0	170	Sun Trust Bank
BA	256	5289	19,370	3,637	1,666	1,971	0	(15,734)	Bancorp South
	257	5290	32,932	2,252	0	2,252	0	(30,679)	Bank One
	258	5291	(516)	0	0	0	0	516	Bank Of America
	259	5292	3,742	3,539	0	3,539	0	(203)	Bank Of America
	260	5295	4,212	4,368	2,393	1,975	0	156	Hibernia
	261	5297	6,869	6,353	2,658	3,696	0	(516)	AmSouth Bank
BA	262	5298	5,078	5,139	2,822	2,317	0	61	Iberia Bank
	263	5299	50,520	0	0	0	0	(50,520)	Regions Bank
	264	5300	6,996	7,090	0	7,090	0	94	Bank Of America
	265	5301	38,082	0	0	0	0	(38,082)	Regions Bank
	266	5302	3,413	3,725	0	3,919	(195)	312	Bank Of America
	267	5306	5,276	4,900	2,160	2,741	0	(376)	First National Bank
	268	5307	4,916	4,723	0	4,723	0	(193)	Bank Of America
	269	5308	2,089	2,345	723	1,622	0	255	First National Bank
BA	270	5309	6,239	5,890	303	5,586	0	(349)	Hibernia National Bank
	271	5310	741	1,400	1,400	0	0	658	Sun Trust Bank
	272	5311	9,201	9,224	4,287	3,154	1,783	24	Bank of Louisiana
	273	5312	3,970	4,189	0	4,189	0	219	Bank Of America
	274	5313	3,384	3,602	0	3,602	0	218	Bank Of America
	275	5314	2,366	2,624	0	2,624	0	258	Bank Of America
	276	5315	4,874	4,756	2,453	2,303	0	(118)	Branch Bank & Trust
	277	5316	31,296	0	0	0	0	(31,296)	First Citizens Bank
BA	278	5317	5,526	5,784	1,167	4,363	254	258	Merchant & Farmers
	279	5318	42,180	2,068	0	2,068	0	(40,112)	US Bank
	280	5319	6,274	6,136	2,831	3,306	0	(138)	Fifth Third Bank
	281	5320	3,651	3,612	0	3,612	0	(40)	Bank Of America
	282	5322	4,839	5,079	1,588	3,491	0	239	Branch Bank & Trust
	283	5323	5,602	5,302	0	5,302	0	(300)	Bank Of America
	284	5324	28,088	0	0	0	0	(28,088)	Regions Bank
BA	285	5326	717	854	0	0	854	137	First Bank
	286	5327	9,122	9,241	7,286	888	1,067	120	Hancock Bank

BA	287	5332	45,202	0	0	0	0	(45,202)	Regions Bank
	288	5334	3,295	3,562	1,333	2,229	0	266	AmSouth Bank
	289	5336	2,235	2,241	1,007	1,234	0	5	South Central Bank
	290	5337	14,055	14,186	10,245	3,941	0	131	City Bank
	291	5338	5,494	5,740	0	0	5,740	246	First Arkansas Bank & Trust
	292	5339	6,799	7,068	553	6,515	0	269	AmSouth Bank
	293	5340	8,601	8,481	0	8,481	0	(120)	Bank Of America
	294	5341	5,363	5,355	2,578	2,778	0	(7)	Branch Bank & Trust
	295	5342	34,033	3,058	0	3,058	0	(30,975)	Bank One
	296	5348	5,596	5,842	0	5,842	0	246	Bank Of America
	297	5350	29,674	2,598	0	2,598	0	(27,077)	US Bank
BA	298	5351	(258)	0	0	0	0	258	First Citizens (not affiliated with Master)
	299	5352	4,129	4,303	1,413	2,890	0	174	PNC Bank
	300	5353	14,239	14,935	14,935	0	0	696	Fifth Third Bank
	301	5354	7,187	7,277	5,443	1,834	0	90	AmSouth Bank
	302	5355	2,453	3,171	3,171	0	0	718	Sun Trust Bank
	303	5358	4,442	4,701	1,526	3,176	0	259	Farmers & Merchants
	304	5360	25,937	0	0	0	0	(25,937)	First Citizens Bank
	305	5362	4,470	4,731	731	4,000	0	261	Capital City Bank
	306	5363	615	1,218	1,218	0	0	603	Compass Bank
	307	5364	10,484	10,355	0	10,355	0	(129)	Bank Of America
	308	5365	4,163	4,188	0	5,617	(1,429)	25	Bank Of America
	309	5366	5,987	6,212	1,572	4,640	0	225	Branch Bank & Trust
	310	5368	1,879	1,720	0	1,720	0	(159)	Bank Of America
	311	5371	4,363	4,570	0	4,570	0	206	Bank Of America
BA	312	5372	3,298	3,453	0	3,453	0	155	Bank Of America
BA	313	5373	9,656	9,914	0	9,126	788	258	First National Bank
	314	5374	8,908	8,498	0	8,498	0	(410)	Bank Of America
BA	315	5375	30,864	0	0	0	0	(30,864)	Bank of Oklahoma
	316	5376	(258)	0	0	0	0	258	First Citizens Bank(not affiliated with Master)
	317	5377	2,672	2,877	842	3,176	(1,141)	204	Fifth Third Bank
BA	318	5378	8,714	8,073	4,202	2,734	1,137	(641)	AmSouth Bank
	319	5379	33,569	3,719	0	3,719	0	(29,850)	US Bank
BA	320	5380	(16,657)	0	0	0	0	16,657	BancFirst
	321	5381	3,908	4,528	4,528	0	0	620	Sun Trust Bank
	322	5382	4,141	4,370	943	3,426	0	229	Branch Bank & Trust
	323	5384	(258)	0	0	0	0	258	Teche Federal
	324	5385	(655)	0	0	0	0	655	Bank Of America
	325	5387	27,593	0	0	0	0	(27,593)	Regions Bank
	326	5390	4,248	4,256	1,071	3,186	0	8	Branch Bank & Trust
	327	5391	6,524	6,607	0	6,607	0	83	Bank Of America
	328	5392	44,003	5,192	0	5,192	0	(38,811)	Wachovia Bank
	329	5395	(637)	0	0	0	0	637	Peoples Bank
	330	5398	12,360	12,603	9,216	3,387	0	243	Branch Bank & Trust
	331	5399	6,028	6,146	772	5,374	0	118	Provident Community Bank
	332	5403	40,717	5,148	0	5,148	0	(35,569)	Bank One
	333	5404	(258)	0	0	0	0	258	Arvest Bank
	334	5405	(258)	0	0	0	0	258	Bank Of America
	335	5406	2,437	2,314	846	1,468	0	(122)	Peoples Southern Bank
	336	5408	4,363	4,480	1,198	3,282	0	117	First American Bank
	337	5409	60,948	0	0	0	0	(60,948)	Union Planters Bank
	338	5410	5,358	4,424	0	4,424	0	(934)	Bank Of America
	339	5411	2,216	2,482	1,426	1,056	0	266	United National Bank
	340	5413	3,921	4,287	0	4,287	0	366	Bank Of America
	341	5414	743	1,391	1,391	0	0	649	The Bank, Tandy Town Br
	342	5415	38,781	0	0	0	0	(38,781)	Regions Bank
	343	5417	4,031	4,072	0	4,072	0	41	Bank Of America
BA	344	5418	(258)	0	0	0	0	258	Bank Of America
	345	5419	2,983	3,241	1,702	1,539	0	258	Eagle Bank & Trust/Park Avenue Bank
	346	5420	1,577	2,439	0	2,439	0	862	Bank Of America
	347	5422	(258)	0	0	0	0	258	First Fidelity Bank
	348	5423	(2,658)	0	0	0	0	2,658	Union Bank & Trust
	349	5424	9,584	9,746	3,373	6,373	0	162	Longview Bank Trust
BA	350	5426	5,070	4,255	0	4,255	0	(815)	Bank Of America
	351	5428	5,444	5,646	1,409	3,144	1,093	202	Branch Bank & Trust
	352	5429	5,670	5,898	0	5,898	0	228	Bank Of America
	353	5431	8,849	8,483	4,335	4,148	0	(367)	Peoples Bank
	354	5432	24,813	0	0	0	0	(24,813)	Union Planters Bank
	355	5435	4,853	4,954	0	4,954	0	101	Bank Of America
BA	356	5436	2,609	2,828	1,608	1,220	0	219	St Michael's Bank
	357	5437	6,018	6,176	0	6,176	0	158	Bank Of America
BA	358	5438	29,401	2,072	0	2,072	0	(27,329)	Bank One
	359	5441	(96)	(0)	0	0	0	96	Bank Of America
	360	5442	(258)	(0)	0	0	0	258	Bank Of America
	361	5443	(258)	0	0	0	0	258	First Citizens Bank
	362	5444	34,715	2,890	0	3,140	(250)	(31,825)	US Bank
	363	5446	2,708	2,810	1,327	1,114	369	102	Local Oklahoma Bank
	364	5447	10,267	10,135	4,153	5,981	0	(132)	Fifth Third Bank
	365	5448	8,902	9,027	0	9,027	0	125	Bank Of America
	366	5452	2,550	2,651	566	2,085	0	101	RCB Bank
	367	5453	4,788	4,870	1,257	3,612	0	81	Wilmington Trust
	368	5455	5,373	5,611	2,684	2,928	0	238	Sun Trust Bank
	369	5456	4,542	3,861	2,253	1,609	0	(680)	Bank of Glen Burnie
	370	5459	45,326	0	0	0	0	(45,326)	Regions Bank
	371	5460	3,366	3,618	1,997	1,621	0	252	Branch Bank & Trust

372	5461	4,871	4,436	0	4,436	0	(435)	Bank Of America
373	5462	3,898	4,157	0	4,157	0	258	Bank Of America
374	5464	2,093	2,141	1,060	1,368	(287)	48	Planters Bank & Trust Co
375	5465	23,290	0	0	0	0	(23,290)	First Citizens Bank
376	5466	5,077	5,258	1,903	3,355	0	181	First Midwest Bank
377	5468	7,003	7,054	2,823	4,231	0	50	First Citizens Bank(not linked to master)
378	5469	2,949	3,108	0	3,108	0	158	Bank Of America
BA 379	5470	(574)	74	74	0	0	648	First National Bank
380	5472	30,084	0	0	0	0	(30,084)	Bank Of Oklahoma
381	5474	3,378	3,543	1,145	2,398	0	165	National City Bank
382	5475	3,175	3,433	0	3,433	0	258	Bank Of America
383	5476	4,346	4,614	0	4,614	0	268	Bank Of America
384	5477	4,496	4,754	2,589	2,165	0	257	Citizens Bank
BA 385	5479	9,019	8,928	3,150	5,332	446	(90)	Sun Trust Bank
386	5480	(199)	0	0	0	0	199	Bank Of America
387	5482	36,066	5,849	0	5,849	0	(30,217)	Bank One
388	5485	5,142	5,312	3,137	2,176	0	171	First National Bank
389	5488	2,749	3,007	0	3,007	0	258	Bank Of America
BA 390	5490	4,720	4,725	0	4,725	0	5	Bank Of America
391	5491	3,468	3,699	1,183	2,516	0	231	Allfirst Bank
392	5492	5,906	6,138	3,414	2,725	0	233	Commercial Bank
393	5498	1,471	2,097	2,097	0	0	626	Sun Trust Bank
394	5499	2,451	2,587	1,398	1,189	0	135	County Bank & Trust
395	5500	6,155	6,295	1,780	4,515	0	140	Carolina First Bank
BA 396	5501	(258)	0	0	0	0	258	Bank Of America
397	5502	5,471	5,693	1,759	3,934	0	222	Sun Trust Bank
398	5503	22,381	2,645	0	2,645	0	(19,735)	US Bank
399	5504	4,409	4,617	0	4,617	0	208	Bank Of America
400	5505	4,386	4,522	2,280	2,242	0	136	Branch Bank & Trust
401	5506	23,644	3,552	0	3,552	0	(20,092)	Wachovia Bank
402	5507	4,044	4,021	0	4,021	0	(22)	Bank Of America
403	5508	3,868	3,624	152	3,472	0	(244)	Branch Bank & Trust
BA 404	5511	1,759	2,017	0	2,017	0	259	Bank Of America
405	5512	50,056	0	0	0	0	(50,056)	Regions Bank
406	5514	5,223	5,454	1,882	3,572	0	231	Hibernia
407	5515	3,194	3,342	1,567	1,775	0	148	Home Bank
408	5518	7,951	8,209	1,695	6,514	0	258	Guaranty Bank
409	5519	9,505	9,842	7,390	2,453	0	338	Main Street Bank
410	5520	53,224	6,866	0	6,866	0	(46,358)	Wachovia Bank
411	5521	(258)	0	0	0	0	258	AmSouth Bank
412	5522	(258)	0	0	0	0	258	Bank Of America
413	5524	9,114	8,723	(521)	9,245	0	(391)	Planters First
414	5525	44,580	3,448	0	3,448	0	(41,133)	Bank One/ Kentucky
415	5526	3,749	3,920	0	3,920	0	170	Bank Of America
416	5527	6,625	6,853	4,524	2,330	0	229	Bank of Cleveland
417	5528	33,500	2,823	0	2,033	790	(30,676)	Bank One
418	5529	41,071	0	0	0	0	(41,071)	Regions Bank
419	5530	(258)	0	0	0	0	258	Bank Of America
420	5531	3,130	3,513	0	3,513	0	383	Bank Of America
421	5532	42,513	3,044	0	2,798	246	(39,469)	Wachovia Bank
422	5533	11,463	11,288	5,416	7,474	(1,601)	(175)	AmSouth Bank
423	5534	(2,933)	0	0	0	0	2,933	South Trust Bank
424	5537	24,592	2,565	0	2,565	0	(22,027)	US Bank
425	5538	531	1,134	1,134	0	0	603	Branch Bank & Trust
426	5539	4,147	4,303	4,269	2,838	(2,804)	156	Sun Trust Bank
427	5540	6,630	6,721	1,289	2,231	3,201	91	First National Bank
BA 428	5541	4,290	3,238	1,477	1,761	0	(1,052)	Branch Bank & Trust
BA 429	5544	5,135	5,359	2,761	2,598	0	224	Citizens State Bank
430	5545	4,317	4,342	1,398	4,508	(1,565)	25	Bancorp South
431	5546	8,531	8,623	2,475	6,149	0	92	Citizens Bank
432	5548	2,949	3,159	0	3,159	0	210	Bank Of America
433	5549	16,146	16,089	10,027	6,062	0	(57)	Branch Bank & Trust
434	5550	3,444	3,433	0	3,433	0	(11)	Bank Of America
435	5551	3,409	3,560	965	2,595	0	151	Branch Bank & Trust
436	5553	8,346	8,397	3,478	4,919	0	51	Sun Trust Bank
437	5554	5,698	5,226	1,686	5,248	(1,708)	(472)	Sun Trust Bank
438	5555	(4,966)	(4,708)	0	0	(4,708)	258	Bank Of America
439	5557	4,224	4,235	831	3,404	0	11	Branch Bank & Trust
440	5558	6,328	6,322	1,588	4,734	0	(6)	Branch Bank & Trust
441	5559	5,556	4,656	1,169	3,487	0	(899)	Mountain Heritage
BA 442	5562	6,166	6,345	2,265	4,080	0	179	Community Trust Bank
443	5563	5,429	5,469	2,740	2,729	0	41	Franklin Community Bank
BA 444	5564	(258)	0	0	0	0	258	Bank Of America
445	5565	4,313	4,584	212	4,372	0	270	Bank Of America
446	5568	843	0	0	0	0	(843)	Security Service Federal
447	5569	4,856	4,996	0	4,996	0	141	Bank Of America
448	5570	45,009	3,536	0	3,536	0	(41,473)	Wachovia Bank
449	5571	8,016	8,090	0	8,090	0	73	Bank Of America
450	5572	(258)	0	0	0	0	258	Bank Of America
451	5573	26,950	1,778	0	1,778	0	(25,172)	Wachovia Bank
452	5574	8,501	3,834	0	3,834	0	(4,667)	Bank Of America
453	5575	600	1,167	1,167	0	0	567	First Citizens Bank(not linked to master)
454	5576	18,488	18,700	14,325	2,687	1,689	213	Grand Bank of Texas
BA 455	5579	32,410	0	0	0	0	(32,410)	Union Planters Bank
456	5581	4,968	4,707	863	3,844	0	(261)	People's Community Bank

BA	457	5582	3,748	3,994	1,303	2,691	0	246	Hancock Bank
	458	5583	4,317	4,499	1,091	3,408	0	182	Farmers & Merchants Bank and Trust
BA	459	5586	4,584	3,390	821	3,391	(821)	(1,193)	Bank of Dickson
	460	5587	5,889	5,679	1,541	4,137	0	(211)	Colonial Bank
	461	5588	6,445	6,629	5,111	1,518	0	183	Sun Trust Bank
BA	462	5590	62,293	3,296	0	1,071	2,225	(58,997)	Wachovia Bank
	463	5591	10,465	10,711	5,129	5,582	0	246	Commercial Bank & Trust
BA	464	5592	2,765	3,022	0	3,022	0	257	Bank Of America
	465	5593	3,733	3,983	2,054	1,929	0	250	City National Bank
	466	5594	5,050	5,162	1,288	3,873	0	112	First Community Bank
	467	5595	15,586	15,146	7,299	7,847	0	(440)	United National Bank
	468	5596	41,353	2,707	0	2,707	0	(38,646)	Wachovia Bank
	469	5597	3,778	4,016	1,919	2,098	0	239	Capital City Bank
	470	5598	29,318	2,492	0	2,492	0	(26,826)	Wachovia Bank
	471	5599	5,063	5,325	0	5,325	0	262	Bank Of America
	472	5600	4,145	4,410	2,169	2,241	0	265	AmSouth Bank
	473	5601	2,747	3,005	0	3,005	0	258	Bank Of America
	474	5603	7,904	8,168	3,712	4,456	0	264	Sun Trust Bank
	475	5604	4,609	4,827	95	4,733	0	218	Colonial Bank
	476	5607	6,869	7,057	3,867	3,190	0	188	Citizens National
	477	5608	577	(420)	953	0	(1,373)	(997)	RBC Centura
	478	5613	4,227	4,346	1,371	2,976	0	119	Hibernia
	479	5614	4,944	5,298	4,079	1,220	0	355	Citizens Bank
	480	5615	5,414	4,815	887	3,928	0	(598)	Highlands Community Bank
	481	5618	(258)	0	0	0	0	258	AmSouth Bank
	482	5620	7,767	7,859	5,568	2,291	0	93	Bank of York
BA	483	5622	4,393	3,939	0	3,939	0	(454)	Bank Of America
	484	5623	6,240	6,192	0	6,192	0	(48)	Bank Of America
	485	5625	3,692	3,249	0	3,249	0	(444)	Bank Of America
	486	5626	5,965	5,943	2,367	3,576	0	(22)	First Convenience Bank
	487	5627	35,137	0	0	0	0	(35,137)	Regions Bank
	488	5628	5,346	5,293	1,419	3,874	0	(53)	Jacksonville Savings Bank
	489	5631	2,593	2,651	0	2,651	0	58	Bank Of America
	490	5632	3,629	3,834	0	3,834	0	205	Bank Of America
	491	5634	(258)	0	0	0	0	258	Bank of Madison
	492	5635	6,608	6,666	0	5,964	702	58	Bank Of America
	493	5637	4,271	4,469	1,710	2,760	0	198	Southern Bank Commerce
BA	494	5639	4,576	4,779	1,495	3,284	0	203	Simon's Bank
BA	495	5640	743	1,001	1,401	0	(400)	258	First National Bank
BA	496	5641	4,243	4,448	0	4,448	0	205	Bank Of America
	497	5643	2,764	2,914	0	2,914	0	150	Bank Of America
	498	5644	18,473	0	0	0	0	(18,473)	Union Planters Bank
	499	5646	4,661	4,782	2,713	2,069	0	121	AmSouth Bank
BA	500	5647	3,601	3,663	0	3,663	0	62	Bank Of America
BA	501	5649	3,221	3,508	0	3,508	0	287	Bank Of America
	502	5650	6,308	6,466	2,449	5,151	(1,134)	158	First Volunteer Bank
BA	503	5651	24,493	0	0	0	0	(24,493)	Regions Bank
	504	5652	2,081	2,339	0	2,339	0	258	Bank Of America
	505	5654	745	993	1,920	0	(926)	248	Mid South Bank
	506	5657	3,881	4,138	1,801	2,337	0	257	Sun Trust Bank
BA	507	5659	4,883	4,790	2,184	2,606	0	(93)	South Trust Bank
BA	508	5660	(258)	(0)	0	0	0	258	Bank Of America
	509	5661	(248)	0	0	0	0	248	Bank Of America
	510	5664	45,271	6,364	3,642	2,722	0	(38,907)	Community Bank
BA	511	5667	3,387	3,171	0	3,171	0	(216)	Bank Of America
BA	512	5672	(738)	0	0	0	0	738	Bank Of America
	513	5673	149	820	820	0	0	672	Hibernia
	514	5674	1,369	2,252	2,252	0	0	883	AmSouth Bank
BA	515	5675	2,529	2,383	0	2,383	0	(146)	Bank Of America
	516	5678	(258)	0	0	0	0	258	Sun Trust Bank
	517	5679	10,618	10,865	4,051	6,814	0	248	Traditional Federal Bank
	518	5680	3,967	4,076	149	3,069	858	108	First National Bank
BA	519	5681	6,566	6,462	2,120	4,341	0	(104)	Community Bank and Trust
BA	520	5683	(258)	0	0	0	0	258	Branch Bank & Trust
	521	5684	(34,858)	3,976	0	3,976	0	38,834	Bank Of America
	522	5685	3,343	3,551	0	3,551	0	208	Bank Of America
	523	5687	4,974	5,125	0	5,125	0	151	Bank Of America
	524	5688	11,210	10,986	8,451	2,534	0	(224)	Colonial Bank
	525	5690	12,110	9,962	8,159	4,104	(2,301)	(2,148)	Medical Community Credit
BA	526	5691	(258)	0	0	0	0	258	Compass Bank
	527	5696	12,383	0	0	0	0	(12,383)	Union Planters Bank
	528	5697	(283)	0	0	0	0	283	Regions Bank
	529	5698	4,590	4,741	1,578	3,163	0	151	Branch Bank & Trust
	530	5708	5,656	5,824	3,033	2,791	0	168	National City Bank
	531	5709	700	971	3,266	0	(2,296)	271	United Southern Bank
BA	532	5710	8,034	8,146	2,607	5,539	0	112	Community Trust Bank
BA	533	5713	4,217	4,299	1,342	2,957	0	82	Merchants & Farmers Bank
BA	534	5718	(670)	0	0	0	0	670	FirstSouthern Bank
	535	5720	2,380	2,638	0	2,638	0	258	Bank Of America
	536	5722	(258)	0	0	0	0	258	Bank Of America
	537	5724	3,064	3,365	0	3,365	0	301	Bank Of America
	538	5725	4,070	3,167	0	3,167	0	(903)	Bank Of America
	539	5726	4,125	4,265	0	5,117	(852)	140	Bank Of America
	540	5727	13,310	757	0	1,089	(331)	(12,552)	wachovia Bank
	541	5730	2,993	3,004	0	3,004	0	12	Bank Of America

542	5731	(879)	(667)	1,564	0	(2,231)	212	Compass Bank
543	5734	(258)	0	0	0	0	258	Commerical Bank
544	5736	5,292	5,320	3,444	1,875	0	28	Hibernia
545	5737	6,990	7,157	3,221	3,936	0	167	Local Oklahoma Bank
546	5741	22,421	0	0	0	0	(22,421)	First Citizens Bank
BA 547	5743	(1,128)	(867)	0	0	(867)	261	Whitaker Bank
BA 548	5745	7,280	7,539	3,041	4,498	0	259	Peoples National Bank
BA 549	5746	5,042	5,244	2,277	2,967	0	203	First National Bank
BA 550	5747	3,195	3,316	759	2,556	0	120	Southside Bank
BA 551	5748	624	723	723	0	0	99	Bancorp South
552	5751	2,035	2,204	752	1,452	0	169	Fifth Third Bank
553	5752	(258)	0	0	0	0	258	Citizens Commerce National
554	5754	(341)	0	0	0	0	341	Union Planters Bank
BA 555	5756	26,478	3,225	0	3,579	(354)	(23,253)	Wachovia Bank
556	5757	3,180	2,753	0	2,753	0	(428)	Bank Of America
557	5758	(258)	0	0	0	0	258	South Carolina Bank
558	5761	4,577	4,845	2,241	2,604	0	268	Jackson County Bank
559	5762	36,964	0	0	0	0	(36,964)	Regions Bank
560	5764	30,618	(620)	0	0	(620)	(31,238)	Bank One
561	5766	(258)	(0)	0	0	0	258	Bank Of America
562	5767	1,916	2,132	0	2,132	0	216	Bank Of America
563	5768	1,546	2,190	2,190	0	0	644	American National Bank of Texas
564	5770	(779)	0	0	0	0	779	Branch Bank & Trust
565	5772	745	816	816	0	0	71	National City Bank
566	5773	2,993	3,169	0	3,169	0	175	Bank Of America
567	5774	4,709	4,257	535	3,722	0	(452)	Branch Bank & Trust
568	5776	3,599	3,770	1,070	2,357	342	171	United Bank
569	5777	3,250	3,304	0	3,304	0	54	Bank Of America
570	5779	2,421	2,482	0	2,482	0	60	Bank Of America
571	5780	5,216	4,268	1,126	3,142	0	(948)	Trustmark National Bank
BA 572	5781	(258)	0	0	0	0	258	Bank Of America
573	5782	3,510	3,337	733	2,604	0	(173)	Compass Bank
574	5784	10,051	7,777	3,072	4,705	0	(2,274)	Wilmington Trust
575	5786	3,470	3,407	(30)	3,438	0	(63)	Central Bank & Trust
576	5787	2,437	2,523	0	2,523	0	86	Bank Of America
BA 577	5788	1,452	1,710	0	1,326	385	258	Bank Of America
BA 578	5789	5,186	5,376	2,376	3,000	0	191	Heritage Bank
579	5790	7,071	7,053	3,567	3,487	0	(18)	First National Bank
580	5793	6,482	6,641	623	6,018	0	159	South Trust Bank
581	5794	5,666	5,774	855	4,919	0	108	National City Bank
582	5796	4,591	4,786	0	4,786	0	194	Bank Of America
583	5797	741	999	1,294	0	(295)	258	National City Bank
584	5798	44,164	3,677	0	3,677	0	(40,487)	Wachovia Bank
585	5799	2,673	2,688	0	2,688	0	15	Bank Of America
BA 586	5801	2,548	2,761	632	2,129	0	213	First Bank Shelbyville
587	5802	(3,618)	0	0	0	0	3,618	National City Bank
BA 588	5803	(1,870)	(24)	(24)	0	0	1,846	Farmers State Bank
589	5804	2,952	3,211	0	3,211	0	258	Bank Of America
590	5805	4,100	3,955	1,065	2,890	0	(145)	Branch Bank & Trust
591	5807	4,209	4,237	973	3,265	0	28	Cumberland Bank
BA 592	5809	14,141	14,284	11,551	2,733	0	143	First Trust & Savings Bank
BA 593	5814	5,815	6,065	1,574	4,491	0	249	Branch Bank & Trust
594	5815	3,837	4,095	0	4,095	0	258	Bank Of America
595	5816	4,587	4,827	1,906	2,922	0	240	Colonial Bank
596	5818	10,763	10,832	6,982	3,850	0	69	Red River Emp. Federal Credit
597	5819	3,712	3,069	214	2,855	0	(643)	First American Bank
598	5821	6,392	6,545	1,598	4,947	0	153	Branch Bank & Trust
599	5822	10,177	10,435	7,304	3,132	0	258	Sun Trust Bank
600	5825	(258)	0	0	0	0	258	Bank Of America
BA 601	5828	2,881	3,029	0	3,029	0	148	Bank Of America
602	5829	2,937	3,195	0	3,195	0	258	Bank Of America
603	5830	5,443	5,810	5,810	0	0	367	AmSouth Bank
604	5833	3,748	3,948	0	3,948	0	200	Bank Of America
BA 605	5834	(802)	(116)	(116)	0	0	686	Branch Bank & Trust
606	5835	8,680	8,808	6,216	4,022	(1,430)	128	Cumberland Valley National Bank
607	5836	(2,343)	(1,824)	0	0	(1,824)	519	Fifth Third Bank
608	5837	2,698	2,533	38	2,495	0	(165)	City National Bank
609	5838	4,890	5,029	1,094	3,934	0	138	Branch Bank & Trust
610	5839	4,641	4,675	2,775	1,899	0	33	Community Bank
BA 611	5841	(643)	(344)	0	0	(344)	299	Compass Bank
612	5845	7,208	7,459	4,179	3,280	0	252	Del Rio National Bank
613	5848	4,568	4,794	762	3,325	707	226	Arvest
614	5852	4,672	4,743	2,063	2,680	0	71	Union Bank
615	5853	2,774	3,060	1,452	1,608	0	286	Fifth Third Bank
616	5854	5,880	5,872	0	6,612	(740)	(8)	Bank Of America
BA 617	5857	5,168	5,310	1,828	3,482	0	142	Trustmark National Bank
BA 618	5858	4,129	4,350	1,418	2,932	0	221	Northwest Georgia Bank
BA 619	5859	6,835	6,988	4,259	2,729	0	153	South Trust Bank
620	5860	(258)	0	0	0	0	258	Bank Of America
BA 621	5863	5,029	5,114	1,687	3,427	0	85	Union Federal
622	5865	6,457	6,800	4,117	2,683	0	343	AmSouth Bank
623	5868	(839)	0	0	0	0	839	Fifth Third Bank
624	5871	9,854	9,993	2,943	9,468	(2,419)	139	International Bank of Commerce
625	5873	4,618	4,807	1,628	3,178	0	189	National Bank of Commerce
626	5874	(258)	0	0	0	0	258	State Bank

627	5875	4,249	4,365	2,356	2,009	0	116	Central Kentucky Fed Savings
628	5877	5,272	5,403	0	4,192	1,212	131	Bank Of America
629	5879	3,908	4,183	1,741	2,442	0	275	Huntington Bank
630	5880	10,260	10,492	5,451	5,041	0	231	Branch Bank & Trust
631	5881	23,152	2,025	0	1,189	836	(21,128)	US Bank
632	5882	(5,275)	(4,915)	0	0	(4,915)	360	US Bank
BA 633	5883	741	999	1,700	0	(701)	258	Central State Bank
634	5884	4,065	4,133	0	4,133	0	68	Bank Of America
635	5887	3,837	4,085	1,806	3,283	(1,005)	248	The Home Bank
636	5888	5,228	2,186	0	2,186	0	(3,042)	Bank Of America
BA 637	5891	4,511	4,574	1,449	3,125	0	63	First Mexia Bank
638	5892	3,728	3,939	915	3,024	0	211	Sumpter Bank & Trust
639	5893	7,002	7,243	2,859	4,383	0	241	Colony Bank Southeast
640	5894	713	1,391	1,391	0	0	678	Lincoln Federal Savings Bank
BA 641	5895	4,862	5,032	1,739	3,293	0	170	Integra Bank
642	5896	41,087	3,263	0	3,263	0	(37,824)	US Bank
643	5898	(258)	0	0	0	0	258	Summit Bank
644	5899	42,127	0	0	0	0	(42,127)	Regions Bank
645	5999	0	0	0	0	0	0	
646	3000	(48,921)	10,625	3,921	6,704	0	59,546	Bank Of Oklahoma
647	3006	(295,452)	11,920	13,345	0	(1,425)	307,372	Bank One
648	3008	(533,130)	80,052	24,136	55,916	0	613,182	Regions Bank
649	3013	(309,878)	45,448	14,858	25,977	4,613	355,326	First Citizens
650	3014	(257,775)	7,097	9,534	0	(2,436)	264,872	US Bank
651	3015	(142,327)	(31,295)	12,015	8,270	(51,580)	111,032	Union Planters Bank
652	3017	(793,997)	20,695	40,665	0	(19,970)	814,692	Wachovia Bank
		2,762,325	2,784,201	1,032,332	1,835,204	(83,334)	21,994	

[TABLE CONTINUED - 2]

<CAPTION>

0.00		A,B,C		A	B	C		
EST RC PM	EST SC PM	RETURNED	TOTAL	ACT	CHECK	RET	O/D	
REVERSING	REVERSING	CHECKS	SERVICE	SERVICE	ORDER	CHECK	CHARGES	BANK NAME
CC.5557	CC.5546	CC. 5557	CHARGES	CHARGES	FEES	FEES	CC.5570	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
258	587	0	0	0	0	0	0	National City Bank
258	0	(139)	0	0	0	0	0	Bank Of America
258	12	0	0	0	0	0	0	Wood Forest National Bank
258	0	0	0	0	0	0	0	Mid First Bank
258	86	0	(148)	(148)	0	0	0	First Tennessee
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	(86)	(86)	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Fifth Third Bank
258	0	0	0	0	0	0	0	Bank Of America
258	83	0	0	0	0	0	0	Union Planters Bank
258	0	0	(5)	(5)	0	0	(20)	Greenfield Banking Co.
258	0	(98)	0	0	0	0	0	Bank Of America
258	999	0	0	0	0	0	0	SouthTrust Bank
258	5	(45)	(25)	(10)	0	(15)	0	Citizens Bank and Trust of Jackson
258	0	0	0	0	0	0	0	Farmers Bank
258	0	0	0	0	0	0	0	Guarantee State Bank
258	0	0	0	0	0	0	0	Bank Of America
258	231	0	(146)	(146)	0	0	0	AmSouth Bank
258	0	(65)	0	0	0	0	0	Bank Of America
258	170	0	(174)	(174)	0	0	0	Fifth Third Bank
258	0	0	0	0	0	0	0	Bank Of America
258	232	(80)	(114)	(114)	0	0	0	AmSouth Bank
258	42	(2,811)	(47)	(47)	0	0	(52)	Hancock Bank
258	0	0	0	0	0	0	0	Bank One
258	0	0	0	0	0	0	0	Southside Bank
258	5	0	(12)	(12)	0	0	0	Capital City Bank
258	5	0	(10)	(10)	0	0	0	Citizens National Bank
258	121	(190)	(122)	(122)	0	0	0	Bank Of Maysville
258	61	0	0	0	0	0	0	Bank Of Maysville
258	216	0	0	0	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	First Federal Savings Bank
258	0	0	(48)	(48)	0	0	0	Spivey State Bank
258	0	(53)	0	0	0	0	0	Bank Of America
258	0	(371)	0	0	0	0	0	Bank Of America
258	0	(345)	0	0	0	0	0	Bank Of America
258	0	(120)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	85	(37)	(78)	(78)	0	0	0	Bank of America
258	11	0	(105)	(105)	0	0	(60)	Heritage Bank
258	460	(428)	(274)	(274)	0	0	(340)	Branch Bank & Trust
258	0	0	(93)	(93)	0	0	(210)	Eagle Bank & Trust/Park Avenue Bank
258	83	0	0	0	0	0	0	Union Planters Bank
258	0	(89)	0	0	0	0	0	Sun Trust Bank
258	0	(378)	0	0	0	0	0	Bank Of America
258	88	(524)	(279)	(279)	0	0	(163)	P N C Bank

258	255	0	(142)	(142)	0	0	0	AmSouth Bank
258	5	0	(15)	(15)	0	0	0	First National Bank & Trust
258	0	(273)	(27)	0	(27)	0	0	Bank Of America
258	0	(546)	(118)	(118)	0	0	0	First National Bank
258	0	(165)	0	0	0	0	0	Bank of Upson
258	0	0	0	0	0	0	0	Montgomery County Bank
258	0	(217)	0	0	0	0	0	Bank Of America
258	2,698	(175)	(3,529)	(3,529)	0	0	0	Sun Trust Bank
258	0	(62)	(66)	(66)	0	0	0	Bank of Eastman
258	136	0	(150)	(150)	0	0	0	Wachovia Bank
258	155	(287)	(158)	(158)	0	0	0	Branch Bank & Trust
258	137	0	(182)	(182)	0	0	0	Wachovia Bank
258	0	(62)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	5	(623)	(143)	(128)	0	(15)	0	First Citizens Bank (not linked to Master)
258	0	(153)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(296)	0	0	0	0	0	Sun Trust Bank
258	122	0	(143)	(143)	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	(32)	Sun Trust Bank
258	79	(179)	(90)	(90)	0	0	0	Branch Bank & Trust
258	102	0	0	0	0	0	0	US Bank
258	0	(50)	0	0	0	0	0	Bank Of America
258	0	(174)	(25)	0	(25)	0	0	Bank Of America
258	13	0	(20)	(20)	0	0	0	Union County National Bank
258	0	(138)	(13)	(13)	0	0	0	Bank Of America
258	210	(40)	(76)	(76)	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	(133)	(133)	0	0	0	Old National Bank
258	9	(16)	(155)	(138)	0	(17)	(75)	International Bank of Commerce
258	25	0	0	0	0	0	0	Regions Bank
258	0	(54)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	126	(130)	(130)	(130)	0	0	0	Wachovia Bank
258	0	(295)	0	0	0	0	0	Bank Of America
258	0	(136)	0	0	0	0	0	Bank Of America
258	0	(149)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(5,932)	0	0	0	0	(32)	Sun Trust Bank
258	0	(826)	(25)	0	(25)	0	0	Bank Of America
258	0	(199)	0	0	0	0	0	Bank Of America
258	25	0	0	0	0	0	0	Regions Bank
258	0	(259)	0	0	0	0	0	Bank Of America
258	82	0	(129)	(129)	0	0	0	Wachovia Bank
258	0	0	0	0	0	0	0	Bank Of America
258	56	0	(107)	(107)	0	0	0	Compass Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	0	0	0	0	0	0	Sun Trust Bank
258	86	(78)	(118)	(118)	0	0	0	Capital City Bank
258	54	(123)	0	0	0	0	0	Bank Of America
258	44	0	(25)	(25)	0	0	0	Colonial Bank
258	27	0	0	0	0	0	0	Monroe Bank
258	70	(120)	(172)	(172)	0	0	0	National City Bank
258	0	0	(5)	0	0	(5)	0	Farmers Bank
258	109	(150)	(128)	(128)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	(32)	Sun Trust Bank
258	26	0	0	0	0	0	0	Bank Of America
258	22	(106)	(17)	(12)	0	(5)	0	Wood Forest National Bank
258	227	(427)	(122)	(122)	0	0	0	AmSouth Bank
258	0	(189)	0	0	0	0	0	Bank Of America
258	0	(70)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	94	0	(23)	(23)	0	0	0	Citizen Bank
258	0	0	(5)	(5)	0	0	0	LandMark Bank
258	0	0	0	0	0	0	0	Trustmark National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	240	(139)	(134)	(134)	0	0	0	AmSouth Bank
258	32	0	0	0	0	0	(120)	Cavlary Banking
258	0	0	0	0	0	0	0	Bank Of America
258	0	(111)	(20)	(10)	0	(10)	0	First State Financial
258	0	0	(17)	(17)	0	0	0	Mutual Federal Savings Bank
258	33	(1,147)	(58)	(43)	0	(15)	(110)	Peoples First
258	0	0	0	0	0	0	0	The Bank NA
258	0	(100)	(154)	(154)	0	0	0	Home Bank
258	0	(638)	0	0	0	0	0	Bank Of America
258	0	0	(24)	(24)	0	0	0	Fidelity Bank & Trust
258	0	0	0	0	0	0	0	First Financial Bank
258	0	0	0	0	0	0	0	Hibernia National Bank
258	0	0	0	0	0	0	0	Citizens National Bank
258	0	0	(64)	(64)	0	0	0	South Trust Bank
258	0	(500)	(73)	(73)	0	0	0	South Trust Bank

258	0	(3,183)	(269)	(269)	0	0	(300)	Metro Bank
258	2,366	0	0	0	0	0	0	Fifth Third Bank
258	0	(133)	(70)	(67)	0	(3)	0	Iberia Bank
258	28	(50)	(23)	(23)	0	0	(28)	Merchants & Marine Bank
258	0	0	(35)	(35)	0	0	0	Weatherford National Bank
258	309	(191)	(393)	(393)	0	0	(33)	Fifth Third Bank
258	25	0	0	0	0	0	0	Regions Bank
258	0	0	0	0	0	0	0	Community Bank
258	5	(102)	(81)	(75)	0	(6)	0	First State Bank
258	0	0	0	0	0	0	0	Community South Bank
258	0	0	0	0	0	0	0	South Trust Bank
258	83	0	0	0	0	0	0	Union Planters Bank
258	32	0	(33)	(33)	0	0	0	Peoples Federal
258	0	0	0	0	0	0	0	Community South Bank
258	0	(106)	(20)	(10)	0	(10)	0	First Federal Savings Bank
258	0	(96)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Peoples Bank of Bedford Co.
258	0	(38)	0	0	0	0	(30)	Bank Of America
258	121	0	(134)	(134)	0	0	0	Wachovia Bank
258	0	(200)	0	0	0	0	0	Bank Of America
258	0	0	(136)	(136)	0	0	0	PNC Bank
258	92	(826)	(94)	(94)	0	0	0	Central Carolina
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	0	0	0	0	0	0	First Citizens Bank
258	47	0	(65)	(65)	0	0	0	Central Carolina
258	110	(45)	(130)	(130)	0	0	0	Wachovia Bank
258	0	(209)	0	0	0	0	0	Bank Of America
258	139	(234)	(153)	(153)	0	0	0	Wachovia Bank
258	109	0	(120)	(120)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	Bank of Stanly
258	0	(548)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(802)	0	0	0	0	0	Bank Of America
258	123	0	0	0	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	First National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	4	0	(45)	(45)	0	0	0	Key Bank
258	102	(229)	(110)	(110)	0	0	(29)	Branch Bank & Trust
258	0	0	0	0	0	0	0	Central National Bank
258	154	(307)	(158)	(158)	0	0	0	Fifth Third Bank
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	(145)	(15)	(15)	0	0	(200)	South Central Bank
258	8	(1,094)	(49)	(49)	0	0	0	Citizens Bank
258	0	0	(31)	(31)	0	0	(25)	First National Bank
258	0	0	0	0	0	0	0	First National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	60	0	0	0	0	0	0	Bank Of America
258	0	(282)	(16)	(16)	0	0	0	Arvest Bank
258	10	0	(20)	(10)	0	(10)	0	United Bank and Trust
258	2	0	0	0	0	0	0	The First National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(13)	0	0	0	0	0	Bank Of America
258	0	0	(47)	(47)	0	0	0	Texas Bank
258	0	0	0	0	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	The Bank of Frank Ewing
258	0	0	0	0	0	0	0	Bank Of America
258	65	0	(110)	(110)	0	0	0	Compass Bank
258	0	(40)	(8)	(5)	0	(3)	(26)	Peoples Bank
258	192	0	0	0	0	0	0	Frost Bank
258	56	(37)	(76)	(76)	0	0	0	Central Carolina
258	0	(95)	0	0	0	0	0	Bank Of America
258	0	(330)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(275)	(31)	(25)	0	(6)	0	Community State Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(264)	0	0	0	0	0	Bank Of America
258	0	(388)	0	0	0	0	0	Bank Of America
258	0	(186)	0	0	0	0	0	Bank Of America
258	108	(80)	(116)	(116)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	AmSouth Bank
258	0	(198)	0	0	0	0	0	Bank Of America
258	0	(147)	0	0	0	0	0	Century Bank & Trust
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	150	0	(178)	(178)	0	0	0	Wachovia Bank
258	0	(1,438)	0	0	0	0	0	Bank Of America
258	77	0	(113)	(113)	0	0	0	Wachovia Bank
258	81	(106)	(154)	(154)	0	0	0	AmSouth Bank
258	0	(54)	0	0	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	0	0	0	0	0	0	Bank Of America
258	155	0	(108)	(108)	0	0	0	Wachovia Bank
258	50	0	(69)	(69)	0	0	0	Nat'l Bank of Commerce
258	0	0	0	0	0	0	0	Branch Bank & Trust

258	0	0	(56)	(56)	0	0	0	First National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	3	(30)	(66)	(66)	0	0	0	Northwest Georgia Bank
258	0	0	(46)	(46)	0	0	0	Trustmark National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	45	(250)	(98)	(98)	0	0	(144)	Compass Bank
258	27	(80)	0	0	0	0	0	Bank Of America
258	114	0	(141)	(141)	0	0	0	Fifth Third Bank
258	232	0	(104)	(104)	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Wachovia Bank
258	0	(213)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(268)	(50)	0	(50)	0	0	Bank Of America
258	0	0	0	0	0	0	0	First Citizens Bank
258	41	(591)	(63)	(48)	0	(15)	0	Columbus Bank & Trust
258	83	0	0	0	0	0	0	Union Planters Bank
258	0	(350)	0	0	0	0	0	Bank One
258	0	0	0	0	0	0	0	Spivey State Bank
258	107	(60)	(120)	(120)	0	0	0	Compass Bank
258	0	(160)	0	0	0	0	0	Bank Of America
258	76	(535)	(99)	(99)	0	0	0	Wachovia Bank
258	167	(292)	(58)	(58)	0	0	(104)	Hancock Bank
258	9	0	(13)	(13)	0	0	0	Iberia Bank
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	(100)	(107)	(107)	0	0	(30)	Trustmark National Bank
258	0	(88)	0	0	0	0	0	Bank Of America
258	37	(270)	(68)	(68)	0	0	0	First Citizens Bank(not affiliated with Master)
258	55	0	(60)	(60)	0	0	0	Hancock Bank
258	0	(806)	(33)	(23)	0	(10)	0	Citizens Union Bank
258	0	(72)	(98)	(98)	0	0	0	South Trust Bank
258	0	(300)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	209	0	(248)	(248)	0	0	0	Wachovia Bank
258	239	0	0	0	0	0	0	AmSouth Bank
258	87	(75)	(171)	(166)	0	(5)	(110)	Peoples First
258	0	0	0	0	0	0	0	Bank Of America
258	227	0	(117)	(117)	0	0	0	AmSouth Bank
258	0	(90)	0	0	0	0	0	Sun Trust Bank
258	125	0	(147)	(147)	0	0	0	Bancorp South
258	0	(276)	0	0	0	0	0	Bank One
258	81	(235)	0	0	0	0	0	Bank Of America
258	0	(461)	0	0	0	0	0	Bank Of America
258	296	(26)	(372)	(372)	0	0	0	Hibernia
258	207	(867)	(134)	(134)	0	0	0	AmSouth Bank
258	0	(100)	(97)	(91)	0	(6)	0	Iberia Bank
258	25	0	0	0	0	0	0	Regions Bank
258	0	(164)	0	0	0	0	0	Bank Of America
258	25	0	0	0	0	0	0	Regions Bank
258	54	0	0	0	0	0	0	Bank Of America
258	26	(547)	(120)	(120)	0	0	0	First National Bank
258	0	(44)	0	0	0	0	0	Bank Of America
258	5	0	(21)	(11)	0	(10)	0	First National Bank
258	38	(557)	(89)	(89)	0	0	0	Hibernia National Bank
258	0	0	0	0	0	0	0	Sun Trust Bank
258	51	(180)	(105)	(105)	0	0	0	Bank of Louisiana
258	0	(39)	0	0	0	0	0	Bank Of America
258	0	(40)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	77	(310)	(106)	(106)	0	0	(34)	Branch Bank & Trust
258	0	0	0	0	0	0	0	First Citizens Bank
258	0	0	0	0	0	0	0	Merchant & Farmers
258	102	0	0	0	0	0	0	US Bank
258	192	(372)	(216)	(216)	0	0	0	Fifth Third Bank
258	0	(298)	0	0	0	0	0	Bank Of America
258	86	0	(105)	(105)	0	0	0	Branch Bank & Trust
258	0	(558)	0	0	0	0	0	Bank Of America
258	25	0	0	0	0	0	0	Regions Bank
258	0	(90)	(31)	(31)	0	0	0	First Bank
258	36	(68)	(54)	(54)	0	0	(52)	Hancock Bank
258	25	0	0	0	0	0	0	Regions Bank
258	220	(270)	(103)	(103)	0	0	0	AmSouth Bank
258	31	0	(48)	(48)	0	0	0	South Central Bank
258	0	(108)	0	0	0	0	0	City Bank
258	0	0	(12)	(12)	0	0	0	First Arkansas Bank & Trust
258	228	(92)	(125)	(125)	0	0	0	AmSouth Bank
258	0	(444)	0	0	0	0	0	Bank Of America
258	97	(250)	(112)	(112)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	Bank One
258	0	(15)	0	0	0	0	0	Bank Of America
258	102	0	0	0	0	0	0	US Bank
258	0	0	0	0	0	0	0	First Citizens (not affiliated with Master)
258	51	0	(135)	(129)	0	(6)	0	PNC Bank
258	197	0	(166)	(166)	0	0	0	Fifth Third Bank
258	200	(239)	(129)	(129)	0	0	0	AmSouth Bank

258	10	0	0	0	0	0	0	Sun Trust Bank
258	0	0	0	0	0	0	0	Farmers & Merchants
258	0	0	0	0	0	0	0	First Citizens Bank
258	90	0	(87)	(87)	0	0	0	Capital City Bank
258	63	0	(114)	(114)	0	0	0	Compass Bank
258	0	(387)	0	0	0	0	0	Bank Of America
258	0	(233)	0	0	0	0	0	Bank Of America
258	94	0	(127)	(127)	0	0	0	Branch Bank & Trust
258	0	(417)	0	0	0	0	0	Bank Of America
258	0	(52)	0	0	0	0	0	Bank Of America
258	0	(104)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	First National Bank
258	0	(668)	0	0	0	0	0	Bank Of America
258	111	0	0	0	0	0	0	Bank of Oklahoma
258	0	0	0	0	0	0	0	First Citizens Bank (not affiliated with Master)
258	106	0	(127)	(127)	0	0	(33)	Fifth Third Bank
258	251	(1,036)	(114)	(114)	0	0	0	AmSouth Bank
258	102	(339)	0	0	0	0	0	US Bank
258	0	0	0	0	0	0	0	BancFirst
258	26	0	(41)	0	(41)	0	0	Sun Trust Bank
258	123	0	(139)	(139)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	Teche Federal
258	0	0	0	0	0	0	0	Bank Of America
258	25	0	0	0	0	0	0	Regions Bank
258	156	(160)	(142)	(142)	0	0	(34)	Branch Bank & Trust
258	0	(125)	(50)	0	(50)	0	0	Bank Of America
258	137	(200)	(157)	(157)	0	0	0	Wachovia Bank
258	0	0	0	0	0	0	0	Peoples Bank
258	135	0	(111)	(111)	0	0	(29)	Branch Bank & Trust
258	5	(85)	(60)	(55)	0	(5)	0	Provident Community Bank
258	0	(296)	0	0	0	0	0	Bank One
258	0	0	0	0	0	0	0	Arvest Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(188)	(42)	(38)	0	(4)	(50)	Peoples Southern Bank
258	59	0	(100)	(100)	0	0	0	First American Bank
258	83	0	0	0	0	0	0	Union Planters Bank
258	0	(1,192)	0	0	0	0	0	Bank Of America
258	154	0	(146)	(146)	0	0	0	United National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	(9)	(9)	0	0	0	The Bank, Tandy Town Br
258	25	0	0	0	0	0	0	Regions Bank
258	0	(217)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Eagle Bank & Trust/Park Avenue Bank
258	0	(99)	(75)	(75)	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	First Fidelity Bank
258	0	0	0	0	0	0	0	Union Bank & Trust
258	0	0	(71)	(71)	0	0	(25)	Longview Bank Trust
258	0	0	0	0	0	0	0	Bank Of America
258	101	(37)	(120)	(120)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	Bank Of America
258	6	(528)	(52)	(44)	0	(8)	(50)	Peoples Bank
258	83	0	0	0	0	0	0	Union Planters Bank
258	0	(97)	0	0	0	0	0	Bank Of America
258	7	0	(46)	(46)	0	0	0	St Michael's Bank
258	0	(50)	(50)	(50)	0	0	0	Bank Of America
258	0	(50)	0	0	0	0	0	Bank One
258	0	(162)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	First Citizens Bank
258	102	0	0	0	0	0	0	US Bank
258	20	(87)	(89)	(76)	0	(13)	0	Local Oklahoma Bank
258	210	(344)	(257)	(257)	0	0	0	Fifth Third Bank
258	0	(113)	(91)	(91)	0	0	0	Bank Of America
258	0	(100)	(56)	(56)	0	0	0	RCB Bank
258	64	(125)	0	0	0	0	0	Wilmington Trust
258	0	(20)	0	0	0	0	0	Sun Trust Bank
258	12	(39)	(27)	(21)	0	(6)	(54)	Bank of Glen Burnie
258	25	0	0	0	0	0	0	Regions Bank
258	84	0	(90)	(90)	0	0	0	Branch Bank & Trust
258	54	(747)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(200)	(10)	(10)	0	0	0	Planters Bank & Trust Co
258	0	0	0	0	0	0	0	First Citizens Bank
258	30	(15)	(92)	(92)	0	0	0	First Midwest Bank
258	57	(174)	(90)	(90)	0	0	0	First Citizens Bank(not linked to master)
258	0	(81)	(19)	0	(19)	0	0	Bank Of America
258	0	0	(10)	(10)	0	0	0	First National Bank
258	111	0	0	0	0	0	0	Bank Of Oklahoma
258	0	0	(145)	(145)	0	0	0	National City Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Citizens Bank
258	95	(318)	(126)	(126)	0	0	0	Sun Trust Bank
258	0	0	(60)	0	(60)	0	0	Bank Of America

258	0	(16)	0	0	0	0	0	Bank One
258	0	(87)	0	0	0	0	0	First National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(254)	0	0	0	0	0	Bank Of America
258	34	0	(136)	(136)	0	0	0	Allfirst Bank
258	0	0	(23)	(23)	0	0	0	Commercial Bank
258	0	0	0	0	0	0	(32)	Sun Trust Bank
258	0	0	(23)	(23)	0	0	0	County Bank & Trust
258	5	(8)	(127)	(107)	0	(20)	0	Carolina First Bank
258	0	0	0	0	0	0	0	Bank Of America
258	92	0	(128)	(128)	0	0	0	Sun Trust Bank
258	102	0	0	0	0	0	0	US Bank
258	0	(50)	0	0	0	0	0	Bank Of America
258	91	(107)	(108)	(108)	0	0	0	Branch Bank & Trust
258	189	(82)	(249)	(249)	0	0	0	Wachovia Bank
258	0	(301)	0	0	0	0	0	Bank Of America
258	119	(300)	(173)	(173)	0	0	(68)	Branch Bank & Trust
258	0	0	0	0	0	0	0	Bank Of America
258	25	0	0	0	0	0	0	Regions Bank
258	72	0	(100)	(100)	0	0	0	Hibernia
258	0	(110)	0	0	0	0	0	Home Bank
258	0	0	0	0	0	0	0	Guaranty Bank
258	46	(21)	(55)	(55)	0	0	0	Main Street Bank
258	689	0	(364)	(364)	0	0	0	Wachovia Bank
258	0	0	(63)	(63)	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(473)	(92)	(92)	0	0	0	Planters First
258	38	(470)	(63)	0	(63)	0	0	Bank One/ Kentucky
258	0	(52)	(30)	0	(30)	0	0	Bank Of America
258	0	0	(73)	(73)	0	0	(25)	Bank of Cleveland
258	38	(62)	0	0	0	0	0	Bank One
258	25	0	0	0	0	0	0	Regions Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	103	(294)	(126)	(126)	0	0	0	Wachovia Bank
258	238	(537)	(134)	(134)	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	South Trust Bank
258	102	(140)	0	0	0	0	0	US Bank
258	105	0	(160)	(160)	0	0	0	Branch Bank & Trust
258	0	(102)	0	0	0	0	0	Sun Trust Bank
258	0	(167)	0	0	0	0	0	First National Bank
258	104	(145)	(1,065)	(1,065)	0	0	(204)	Branch Bank & Trust
258	3	0	(37)	(37)	0	0	0	Citizens State Bank
258	81	(218)	(96)	(96)	0	0	0	Bancorp South
258	26	(47)	(41)	(41)	0	0	0	Citizens Bank
258	0	(48)	0	0	0	0	0	Bank Of America
258	104	(300)	(120)	(120)	0	0	0	Branch Bank & Trust
258	0	(270)	0	0	0	0	0	Bank Of America
258	131	(75)	(163)	(163)	0	0	0	Branch Bank & Trust
258	0	(207)	0	0	0	0	0	Sun Trust Bank
258	0	(252)	0	0	0	0	(32)	Sun Trust Bank
258	0	0	0	0	0	0	0	Bank Of America
258	241	(221)	(267)	(267)	0	0	0	Branch Bank & Trust
258	145	(260)	(149)	(149)	0	0	0	Branch Bank & Trust
258	45	(1,027)	(90)	(90)	0	0	0	Mountain Heritage
258	5	(32)	(53)	(53)	0	0	0	Community Trust Bank
258	4	(210)	(12)	(8)	0	(4)	0	Franklin Community Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Security Service Federal
258	0	(117)	0	0	0	0	0	Bank Of America
258	116	(103)	(155)	(155)	0	0	0	Wachovia Bank
258	0	(185)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	85	(85)	(98)	(98)	0	0	0	Wachovia Bank
258	0	(4,926)	0	0	0	0	0	Bank Of America
258	15	0	(70)	(67)	0	(3)	0	First Citizens Bank(not linked to master)
258	32	0	(77)	(77)	0	0	0	Grand Bank of Texas
258	83	0	0	0	0	0	0	Union Planters Bank
258	0	(287)	(10)	(10)	0	0	0	People's Community Bank
258	35	0	(47)	(47)	0	0	0	Hancock Bank
258	61	(45)	(92)	(72)	0	(20)	0	Farmers & Merchants Bank and Trust
258	69	(1,368)	(53)	(43)	0	(10)	(100)	Bank of Dickson
258	68	(497)	(39)	(39)	0	0	0	Colonial Bank
258	0	(83)	0	0	0	0	0	Sun Trust Bank
258	103	(120)	(150)	(150)	0	0	0	Wachovia Bank
258	47	0	(58)	0	0	(58)	0	Commercial Bank & Trust
258	0	0	0	0	0	0	0	Bank Of America
258	10	0	(9)	(9)	0	0	0	City National Bank
258	13	(51)	(108)	(108)	0	0	0	First Community Bank
258	140	(615)	(192)	(162)	0	(30)	(31)	United National Bank
258	135	(104)	(171)	(171)	0	0	0	Wachovia Bank
258	56	0	(75)	(75)	0	0	0	Capital City Bank
258	83	(672)	(105)	(105)	0	0	0	Wachovia Bank
258	0	0	0	0	0	0	0	Bank Of America

258	208	0	(75)	(75)	0	0	0	AmSouth Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(64)	0	0	0	0	0	Sun Trust Bank
258	59	(71)	(28)	(28)	0	0	0	Colonial Bank
258	0	(70)	0	0	0	0	0	Citizens National
258	124	(200)	(226)	(226)	0	0	(953)	RBC Centura
258	59	(100)	(98)	(98)	0	0	0	Hibernia
258	0	0	0	0	0	0	0	Citizens Bank
258	0	(788)	(68)	(32)	0	(36)	0	Highlands Communty Bank
258	0	0	0	0	0	0	0	AmSouth Bank
258	6	(130)	(19)	(19)	0	0	(22)	Bank of York
258	0	(535)	0	0	0	0	0	Bank Of America
258	0	(307)	0	0	0	0	0	Bank Of America
258	0	(690)	0	0	0	0	0	Bank Of America
258	0	(251)	(29)	(12)	0	(17)	0	First Convenience Bank
258	25	0	0	0	0	0	0	Regions Bank
258	35	(124)	(143)	0	0	(143)	0	Jacksonville Savings Bank
258	0	(200)	0	0	0	0	0	Bank Of America
258	0	0	(64)	0	(64)	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank of Madison
258	0	(200)	0	0	0	0	0	Bank Of America
258	0	0	(61)	0	0	(61)	0	Southern Bank Commerce
258	0	0	(28)	(28)	0	0	(27)	Simon's Bank
258	0	0	0	0	0	0	0	First National Bank
258	30	0	(64)	0	(64)	0	0	Bank Of America
258	27	(231)	0	0	0	0	0	Bank Of America
258	83	0	0	0	0	0	0	Union Planters Bank
258	206	(260)	(83)	(83)	0	0	0	AmSouth Bank
258	0	(196)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	5	(100)	(5)	(5)	0	0	0	First Volunteer Bank
258	25	0	0	0	0	0	0	Regions Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	(10)	(10)	0	0	0	Mid South Bank
258	0	0	0	0	0	0	0	Sun Trust Bank
258	0	(280)	(85)	(85)	0	0	0	South Trust Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	39	(300)	(69)	(69)	0	0	(29)	Community Bank
258	0	(588)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	114	0	(101)	(101)	0	0	0	Hibernia
258	264	0	(104)	(104)	0	0	0	AmSouth Bank
258	30	(424)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Sun Trust Bank
258	0	0	(10)	0	0	(10)	0	Traditional Federal Bank
258	45	0	(170)	(164)	0	(6)	(25)	First National Bank
258	0	(205)	(98)	(98)	0	0	(60)	Community Bank and Trust
258	0	0	0	0	0	0	0	Branch Bank & Trust
258	0	(201)	0	0	0	0	0	Bank Of America
258	0	(50)	0	0	0	0	0	Bank Of America
258	80	(187)	0	0	0	0	0	Bank Of America
258	55	(531)	(46)	(46)	0	0	0	Colonial Bank
258	20	(2,401)	0	0	0	0	(25)	Medical Community Credit
258	0	0	0	0	0	0	0	Compass Bank
258	83	0	0	0	0	0	0	Union Planters Bank
258	25	0	0	0	0	0	0	Regions Bank
258	93	(90)	(109)	(109)	0	0	0	Branch Bank & Trust
258	0	(90)	0	0	0	0	0	National City Bank
258	20	0	(7)	(7)	0	0	0	United Southern Bank
258	4	(126)	(24)	(10)	0	(14)	0	Community Trust Bank
258	10	(100)	(26)	(26)	0	0	0	Merchants & Farmers Bank
258	20	0	(8)	(8)	0	0	0	FirstSouthern Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(1,223)	0	0	0	0	0	Bank Of America
258	0	(118)	0	0	0	0	0	Bank Of America
258	52	0	(84)	(84)	0	0	0	wachovia Bank
258	0	(246)	0	0	0	0	0	Bank Of America
258	27	0	(73)	(73)	0	0	0	Compass Bank
258	0	0	0	0	0	0	0	Commerical Bank
258	51	(210)	(71)	(71)	0	0	0	Hibernia
258	4	0	(95)	(91)	0	(4)	0	Local Oklahoma Bank
258	0	0	0	0	0	0	0	First Citizens Bank
258	3	0	0	0	0	0	0	Whitaker Bank
258	6	0	(44)	(44)	0	0	0	Peoples National Bank
258	0	0	(30)	(30)	0	0	(25)	First National Bank
258	0	(68)	(70)	(70)	0	0	0	Southside Bank
258	59	0	(59)	(59)	0	0	0	Bancorp South
258	151	(100)	(140)	(140)	0	0	0	Fifth Third Bank
258	0	0	0	0	0	0	0	Citizens Commerce National
258	83	0	0	0	0	0	0	Union Planters Bank
258	70	0	(79)	(79)	0	0	0	Wachovia Bank
258	0	(686)	0	0	0	0	0	Bank Of America

258	0	0	0	0	0	0	0	South Carolina Bank
258	0	0	0	0	0	0	0	Jackson County Bank
258	25	0	0	0	0	0	0	Regions Bank
258	38	(38)	0	0	0	0	0	Bank One
258	0	0	0	0	0	0	0	Bank Of America
258	0	(40)	0	0	0	0	0	Bank Of America
258	0	0	(14)	(14)	0	0	0	American National Bank of Texas
258	121	0	0	0	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	National City Bank
258	0	(200)	0	0	0	0	0	Bank Of America
258	79	(682)	(107)	(107)	0	0	0	Branch Bank & Trust
258	37	0	(124)	(124)	0	0	0	United Bank
258	0	(204)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	0	(1,110)	(96)	(96)	0	0	0	Trustmark National Bank
258	0	0	0	0	0	0	0	Bank Of America
258	81	(400)	(103)	(103)	0	0	0	Compass Bank
258	106	(2,500)	(108)	(108)	0	0	0	Wilmington Trust
258	0	(190)	(85)	(85)	0	0	(23)	Central Bank & Trust
258	0	(172)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	8	(40)	(36)	(36)	0	0	0	Heritage Bank
258	0	(160)	(15)	(15)	0	0	0	First National Bank
258	0	0	(99)	(99)	0	0	0	South Trust Bank
258	0	(150)	0	0	0	0	0	National City Bank
258	0	(64)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	National City Bank
258	116	(711)	(193)	(193)	0	0	0	Wachovia Bank
258	0	(243)	0	0	0	0	0	Bank Of America
258	0	0	(19)	(19)	0	0	0	First Bank Shelbyville
0	0	0	0	0	0	0	0	National City Bank
258	38	0	(26)	(22)	0	(4)	0	Farmers State Bank
258	0	0	0	0	0	0	0	Bank Of America
258	88	(167)	(97)	(97)	0	0	0	Branch Bank & Trust
258	10	(220)	(20)	(10)	0	(10)	0	Cumberland Bank
258	0	0	0	0	0	0	(17)	First Trust & Savings Bank
258	109	0	(118)	(118)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	Bank Of America
258	150	0	(120)	(120)	0	0	0	Colonial Bank
258	2	(128)	(58)	(46)	0	(12)	(25)	Red River Emp. Federal Credit
258	25	(103)	(32)	(32)	0	0	(100)	First American Bank
258	125	(95)	(135)	(135)	0	0	0	Branch Bank & Trust
258	0	0	0	0	0	0	0	Sun Trust Bank
258	0	0	0	0	0	0	0	Bank Of America
258	0	(110)	0	0	0	0	0	Bank Of America
258	0	0	0	0	0	0	0	Bank Of America
258	235	0	(127)	(127)	0	0	0	AmSouth Bank
258	0	(64)	0	0	0	0	0	Bank Of America
258	104	0	(116)	(116)	0	0	0	Branch Bank & Trust
258	0	(38)	(92)	(88)	0	(4)	0	Cumberland Valley National Bank
258	261	0	0	0	0	0	0	Fifth Third Bank
258	20	(333)	(78)	(68)	0	(10)	(31)	City National Bank
258	88	(75)	(99)	(99)	0	0	(34)	Branch Bank & Trust
258	12	(117)	(20)	(17)	0	(3)	0	Community Bank
258	41	0	0	0	0	0	0	Compass Bank
258	0	0	(6)	(6)	0	0	0	Del Rio National Bank
258	0	0	(32)	(32)	0	0	0	Arvest
258	0	(101)	(15)	(15)	0	0	(50)	Union Bank
258	171	0	(143)	(143)	0	0	0	Fifth Third Bank
258	0	(212)	(54)	0	(54)	0	0	Bank Of America
258	33	0	(108)	(108)	0	0	(23)	Trustmark National Bank
258	3	0	(40)	(40)	0	0	0	Northwest Georgia Bank
258	0	0	(78)	(78)	0	0	(20)	South Trust Bank
258	0	0	0	0	0	0	0	Bank Of America
258	20	(121)	(50)	(50)	0	0	0	Union Federal
258	216	0	(131)	(131)	0	0	0	AmSouth Bank
258	181	0	0	0	0	0	0	Fifth Third Bank
258	21	(114)	(26)	(17)	0	(9)	0	International Bank of Commerce
258	0	0	(69)	(69)	0	0	0	National Bank of Commerce
258	0	0	0	0	0	0	0	State Bank
258	3	(138)	(8)	(8)	0	0	0	Central Kentucky Fed Savings
258	0	(127)	0	0	0	0	0	Bank Of America
258	69	0	(53)	(53)	0	0	0	Huntington Bank
258	121	0	(148)	(148)	0	0	0	Branch Bank & Trust
258	102	0	0	0	0	0	0	US Bank
258	102	0	0	0	0	0	0	US Bank
258	0	0	0	0	0	0	0	Central State Bank
258	0	(190)	0	0	0	0	0	Bank Of America
258	0	0	(10)	(5)	0	(5)	0	The Home Bank
258	0	(3,300)	0	0	0	0	0	Bank Of America
258	0	(60)	(35)	(35)	0	0	0	First Mexia Bank
258	16	(30)	(34)	(34)	0	0	0	Sumpter Bank & Trust
258	0	0	(17)	(17)	0	0	0	Colony Bank Southeast
258	30	0	(10)	(10)	0	0	0	Lincoln Federal Savings Bank
258	0	0	(68)	(68)	0	0	(20)	Integra Bank

258	102	0	0	0	0	0	0	0	US Bank
258	0	0	0	0	0	0	0	0	Summit Bank
258	25	0	0	0	0	0	0	0	Regions Bank
0	0	0	0	0	0	0	0	0	
0	0	(1,876)	(264)	(264)	0	0	0	0	Bank Of Oklahoma
0	0	0	(1,393)	(1,393)	0	0	0	0	Bank One
0	0	(1,074)	(799)	(799)	0	0	0	0	Regions Bank
0	0	(657)	(1,022)	(1,022)	0	0	0	0	First Citizens
0	0	0	(961)	(961)	0	0	0	0	US Bank
0	0	(238)	(409)	(409)	0	0	0	0	Union Planters Bank
0	0	0	(1,207)	(1,207)	0	0	0	0	Wachovia Bank
165,926	30,512	(99,480)	(36,855)	(35,583)	(570)	(701)	(4,666)		

[TABLE CONTINUED - 3]

<CAPTION>

ACT O/S	DUP NON POSTED DEPOSITS	DUP NON POSTED DEPOSITS	KEY ERRORS	STOLEN MONIES	MISC	CONSOL ACCT TRANSFERS	ACH TRANSFERS REVERSALS	BANK NAME
CC.5577	CC.5577	CC.5578	CC.5578	CC.5577	Various	CC.1020	CC.1020	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
0	0	0	0	0	987	0	0	National City Bank
(43)	0	0	209	0	0	0	0	Bank Of America
0	0	0	0	0	400	0	0	Wood Forest National Bank
1	0	0	0	0	400	0	0	Mid First Bank
2	0	0	0	0	400	0	0	First Tennessee
0	0	0	0	0	0	0	0	Bank Of America
2	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Union Planters Bank
10	0	0	0	0	400	0	0	Greenfield Banking Co.
21	0	0	0	0	0	0	0	Bank Of America
4	0	0	0	0	400	0	0	SouthTrust Bank
0	0	0	0	0	0	0	0	Citizens Bank and Trust of Jackson
0	0	0	0	0	0	0	0	Farmers Bank
(2)	0	0	0	0	2,000	0	0	Guarantee State Bank
0	0	0	0	0	0	0	0	Bank Of America
1	0	0	50	0	400	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	Bank Of America
3	0	0	0	0	400	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	Bank Of America
(53)	(400)	0	0	0	0	0	0	AmSouth Bank
3	0	0	0	0	0	0	0	Hancock Bank
21	0	0	0	0	400	0	0	Bank One
0	0	0	0	0	0	0	0	Southside Bank
3	0	0	100	0	0	0	0	Capital City Bank
0	0	0	0	0	0	0	0	Citizens National Bank
(30)	0	0	0	0	20,227	190	0	Bank Of Maysville
0	0	0	0	0	0	0	0	Bank Of Maysville
0	0	0	0	0	0	0	0	AmSouth Bank
(38)	0	0	0	0	0	0	0	First Federal Savings Bank
(27)	0	0	0	0	25,971	0	0	Spivey State Bank
0	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	0	0	0	Bank Of America
288	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
(103)	0	0	0	0	0	0	0	Bank of America
0	0	0	0	0	0	0	0	Heritage Bank
0	0	(271)	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	Eagle Bank & Trust/Park Avenue Bank
0	0	0	0	0	0	(22,236)	0	Union Planters Bank
0	0	0	0	0	0	0	0	Sun Trust Bank
(1)	0	0	0	0	0	0	0	Bank Of America
29	(412)	0	0	0	0	0	0	P N C Bank
(0)	0	0	0	0	400	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	First National Bank & Trust
(180)	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	0	0	0	First National Bank
0	0	0	(100)	0	0	0	0	Bank of Upson
1	0	0	0	0	0	0	0	Montgomery County Bank
13	0	0	(100)	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	Bank of Eastman
(1)	0	0	0	0	0	(44,472)	0	Wachovia Bank
4	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	(56,321)	0	Wachovia Bank
(20)	0	0	0	0	0	0	0	Bank Of America
94	0	0	0	0	0	0	0	Bank Of America
(28)	0	0	0	0	0	0	0	First Citizens Bank (not linked to Master)
(17)	0	0	0	0	0	0	0	Bank Of America
(60)	0	0	0	0	400	0	0	Bank Of America

1	0	0	0	(762)	0	0	0	Sun Trust Bank
115	0	0	0	0	400	0	0	AmSouth Bank
(0)	0	0	0	0	0	0	0	Sun Trust Bank
(4)	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	(33,936)	0	US Bank
(49)	0	0	0	0	0	0	0	Bank Of America
0	0	0	(200)	0	0	0	0	Bank Of America
2	0	0	0	0	1,290	0	0	Union County National Bank
0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	(120)	0	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	Bank Of America
10	0	0	0	0	0	0	0	Old National Bank
0	0	0	0	0	0	0	0	International Bank of Commerce
0	0	0	0	0	0	(51,871)	0	Regions Bank
0	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	400	0	0	Bank Of America
1	0	0	0	0	0	(38,595)	0	Wachovia Bank
0	0	0	0	0	0	0	0	Bank Of America
2	0	0	0	0	0	0	0	Bank Of America
(7)	0	0	0	0	0	0	0	Bank Of America
(2)	0	0	0	0	0	0	0	Bank Of America
65	0	0	0	0	0	0	0	Sun Trust Bank
(3,445)	0	0	0	0	0	0	0	Bank Of America
9	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(38,726)	0	Regions Bank
16	0	0	0	0	0	0	0	Bank Of America
(20)	0	0	0	0	0	(25,930)	0	Wachovia Bank
(252)	0	0	0	0	0	0	0	Bank Of America
5	0	0	0	0	0	0	0	Compass Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(16,103)	0	First Citizens Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(47,733)	0	First Citizens Bank
0	0	0	0	0	0	0	0	Sun Trust Bank
(0)	0	0	0	0	0	0	0	Capital City Bank
(73)	0	0	0	0	0	0	0	Bank Of America
(87)	0	0	0	0	0	0	0	Colonial Bank
26	0	0	0	0	400	0	0	Monroe Bank
71	0	0	0	0	0	0	0	National City Bank
0	0	0	0	0	0	0	0	Farmers Bank
100	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	Sun Trust Bank
26	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	0	0	0	Wood Forest National Bank
(10)	0	0	0	0	0	0	0	AmSouth Bank
1	0	(400)	0	0	0	0	0	Bank Of America
(6)	0	0	0	0	0	0	0	Bank Of America
64	0	0	0	0	0	0	0	Bank Of America
2	0	0	0	0	0	0	0	Bank Of America
29	0	0	0	(72)	0	0	0	Citizen Bank
3	0	0	0	0	0	0	0	LandMark Bank
0	0	0	0	0	0	0	0	Trustmark National Bank
0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	AmSouth Bank
(20)	0	0	0	0	400	0	0	Cavlary Banking
(5)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	First State Financial
54	0	0	0	0	0	0	0	Mutual Federal Savings Bank
0	0	0	0	0	0	0	0	Peoples First
0	0	0	0	0	0	0	0	The Bank NA
0	0	0	0	0	0	0	0	Home Bank
(10)	0	0	0	0	0	0	0	Bank Of America
4	0	0	0	0	0	0	0	Fidelity Bank & Trust
0	0	0	0	0	4,384	0	0	First Financial Bank
0	0	0	0	0	2,400	0	0	Hibernia National Bank
0	0	0	0	0	0	0	0	Citizens National Bank
0	0	0	0	0	0	0	0	South Trust Bank
0	0	0	0	0	0	0	0	South Trust Bank
0	0	0	0	0	0	0	0	Metro Bank
0	0	0	0	0	0	0	0	Fifth Third Bank
2	0	0	0	0	0	0	0	Iberia Bank
(80)	0	0	0	0	0	0	0	Merchants & Marine Bank
18	0	0	0	0	0	0	0	Weatherford National Bank
0	0	0	0	(224)	0	0	0	Fifth Third Bank
0	0	0	0	0	0	(19,688)	0	Regions Bank
10	0	0	0	0	400	0	0	Community Bank
(106)	0	0	0	0	0	0	0	First State Bank
0	0	0	0	0	400	0	0	Community South Bank
0	0	0	0	0	400	0	0	South Trust Bank
0	0	0	0	0	0	0	0	Union Planters Bank
(182)	0	0	0	0	0	0	0	Peoples Federal
0	0	0	0	0	3,622	0	0	Community South Bank
0	0	0	0	0	0	0	0	First Federal Savings Bank
(76)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Peoples Bank of Bedford Co.

0	0	0	0	0	0	0	0	Bank Of America
(279)	0	0	0	0	0	(25,185)	0	Wachovia Bank
1	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	(1,693)	400	0	0	PNC Bank
0	0	0	0	0	0	0	0	Central Carolina
0	0	0	0	0	0	(37,710)	0	First Citizens Bank
0	0	0	0	0	0	(23,160)	0	First Citizens Bank
0	0	0	0	0	0	(34,978)	0	First Citizens Bank
(1)	0	0	0	0	0	0	0	Central Carolina
0	0	0	0	0	0	(25,773)	0	Wachovia Bank
(100)	0	0	0	0	0	0	0	Bank Of America
(9)	0	0	0	0	0	(34,752)	0	Wachovia Bank
0	0	0	0	0	0	400	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	Bank of Stanly
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(513)	0	Bank Of America
7	0	0	0	0	0	1,112	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	First National Bank
(19)	0	0	0	0	0	0	0	Bank Of America
8	0	0	0	0	0	0	0	Key Bank
172	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	Central National Bank
0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	(67,555)	0	First Citizens Bank
0	0	0	0	0	0	0	0	South Central Bank
0	0	0	0	0	0	0	0	Citizens Bank
(0)	0	0	0	0	0	0	0	First National Bank
(2)	0	0	0	0	0	400	0	First National Bank
0	0	0	0	0	0	0	0	Bank Of America
(5)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Arvest Bank
0	0	0	0	0	0	0	0	United Bank and Trust
0	0	0	0	0	0	0	0	The First National Bank
0	0	0	0	0	0	0	0	Bank Of America
(9)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Texas Bank
0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	The Bank of Frank Ewing
0	0	0	0	0	0	400	0	Bank Of America
(0)	0	0	0	0	0	0	0	Compass Bank
(30)	0	0	0	0	0	0	0	Peoples Bank
1	0	0	0	0	0	400	0	Frost Bank
(33)	0	0	0	0	0	0	0	Central Carolina
(0)	0	0	0	(4,462)	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
(101)	0	0	0	0	0	0	0	Community State Bank
109	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Bank Of America
40	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
18	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	AmSouth Bank
98	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Century Bank & Trust
6	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(34,752)	0	Wachovia Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(27,745)	0	Wachovia Bank
0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	(26,172)	0	First Citizens Bank
0	0	0	0	0	0	(476)	0	Bank Of America
0	0	0	0	0	0	(36,236)	0	Wachovia Bank
0	0	0	0	0	0	0	0	Nat'l Bank of Commerce
0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	400	0	First National Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Northwest Georgia Bank
68	0	0	0	0	0	3,424	0	Trustmark National Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Compass Bank
0	0	0	0	0	0	0	0	Bank Of America
50	0	0	0	0	0	0	0	Fifth Third Bank
(0)	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(19,306)	0	Wachovia Bank
0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	First Citizens Bank
101	0	0	0	0	0	0	0	Columbus Bank & Trust
0	0	0	0	0	0	0	0	Union Planters Bank

(20)	0	0	0	0	0	(49,980)	0	Bank One
0	0	0	0	0	0	0	0	Spivey State Bank
88	0	0	0	0	(25,971)	0	0	Compass Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	513	0	0	Bank Of America
(0)	0	0	0	0	0	(23,214)	0	Wachovia Bank
0	0	0	0	0	0	0	0	Hancock Bank
0	0	0	0	0	0	0	0	Iberia Bank
0	0	0	0	0	0	0	0	First Citizens Bank
0	0	0	0	0	0	0	0	Trustmark National Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	First Citizens Bank(not affiliated with Master)
(25)	0	0	0	0	0	0	0	Hancock Bank
0	0	0	0	0	0	0	0	Citizens Union Bank
(8)	0	0	0	0	0	0	0	South Trust Bank
1	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(30,263)	0	Wachovia Bank
0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	Peoples First
(1)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	AmSouth Bank
2	0	0	0	0	0	0	0	Sun Trust Bank
30	0	0	0	0	(16,000)	0	0	Bancorp South
0	0	0	0	0	0	(30,661)	0	Bank One
11	0	0	0	0	400	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Hibernia
20	0	0	0	0	0	0	0	AmSouth Bank
(1)	0	0	0	0	0	0	0	Iberia Bank
0	0	0	0	0	0	(50,803)	0	Regions Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(38,365)	0	Regions Bank
0	0	0	0	0	0	0	0	Bank Of America
7	0	0	0	0	0	0	0	First National Bank
0	0	0	0	(407)	0	0	0	Bank Of America
13	0	0	0	0	0	0	0	First National Bank
0	0	0	0	0	0	0	0	Hibernia National Bank
0	0	0	0	0	400	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	Bank of Louisiana
0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
(4)	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	(31,554)	0	First Citizens Bank
0	0	0	0	0	0	0	0	Merchant & Farmers
0	0	0	0	0	0	(40,472)	0	US Bank
0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Branch Bank & Trust
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(28,371)	0	Regions Bank
0	0	0	0	0	0	0	0	First Bank
0	0	0	0	0	0	0	0	Hancock Bank
0	0	0	0	0	0	(45,485)	0	Regions Bank
160	0	0	0	0	0	0	0	AmSouth Bank
0	0	(236)	0	0	0	0	0	South Central Bank
(19)	0	0	0	0	0	0	0	City Bank
0	0	0	0	0	0	0	0	First Arkansas Bank & Trust
0	0	0	0	0	0	0	0	AmSouth Bank
66	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Branch Bank & Trust
85	0	0	0	0	0	(31,318)	0	Bank One
3	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(27,437)	0	US Bank
0	0	0	0	0	0	0	0	First Citizens (not affiliated with Master)
0	0	0	0	0	0	0	0	PNC Bank
8	0	0	0	0	400	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	AmSouth Bank
50	0	0	0	0	400	0	0	Sun Trust Bank
1	0	0	0	0	0	0	0	Farmers & Merchants
0	0	0	0	0	0	(26,195)	0	First Citizens Bank
(0)	0	0	0	0	0	0	0	Capital City Bank
(5)	0	0	0	0	400	0	0	Compass Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Branch Bank & Trust
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	First National Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(31,234)	0	Bank of Oklahoma
0	0	0	0	0	0	0	0	First Citizens Bank(not affiliated with Master)
0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	AmSouth Bank

0	0	0	0	0	0	(29,871)	0	US Bank
(1)	0	0	0	0	16,400	0	0	BancFirst
(22)	0	0	0	0	400	0	0	Sun Trust Bank
(13)	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	Teche Federal
(3)	0	0	0	0	400	0	0	Bank Of America
0	0	0	0	0	0	(27,876)	0	Regions Bank
(70)	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	(38,849)	0	Wachovia Bank
(21)	0	0	0	0	400	0	0	Peoples Bank
(10)	0	0	0	0	0	0	0	Branch Bank & Trust
(0)	0	0	0	0	0	0	0	Provident Community Bank
1	0	0	0	0	0	(35,532)	0	Bank One
0	0	0	0	0	0	0	0	Arvest Bank
0	0	0	0	0	0	0	0	Bank Of America
(100)	0	0	0	0	0	0	0	Peoples Southern Bank
(100)	0	0	0	0	0	0	0	First American Bank
0	0	0	0	0	0	(61,289)	0	Union Planters Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	United National Bank
108	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	400	0	0	The Bank, Tandy Town Br
0	0	0	0	0	0	(39,064)	0	Regions Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Eagle Bank & Trust/Park Avenue Bank
97	681	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	First Fidelity Bank
0	0	0	0	0	2,400	0	0	Union Bank & Trust
0	0	0	0	0	0	0	0	Longview Bank Trust
(114)	0	0	0	(959)	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Branch Bank & Trust
(30)	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	0	0	0	Peoples Bank
0	0	0	0	0	0	(25,154)	0	Union Planters Bank
(60)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	St Michael's Bank
0	0	0	0	0	0	0	0	Bank Of America
(64)	0	0	0	0	0	(27,473)	0	Bank One
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	First Citizens Bank
0	0	0	0	0	0	(32,185)	0	US Bank
0	0	0	0	0	0	0	0	Local Oklahoma Bank
1	0	0	0	0	0	0	0	Fifth Third Bank
70	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	RCB Bank
(116)	0	0	0	0	0	0	0	Wilmington Trust
0	0	0	0	0	0	0	0	Sun Trust Bank
(20)	0	(810)	0	0	0	0	0	Bank of Glen Burnie
0	0	0	0	0	0	(45,609)	0	Regions Bank
0	0	0	0	0	0	0	0	Branch Bank & Trust
(0)	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	Planters Bank & Trust Co
0	0	0	0	0	0	(23,548)	0	First Citizens Bank
(0)	0	0	0	0	0	0	0	First Midwest Bank
(0)	0	0	0	0	0	0	0	First Citizens Bank(not linked to master)
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	400	0	0	First National Bank
0	0	0	0	0	0	(30,453)	0	Bank Of Oklahoma
52	0	0	0	0	0	0	0	National City Bank
(0)	0	0	0	0	0	0	0	Bank Of America
10	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	0	0	0	Citizens Bank
0	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(30,459)	0	Bank One
0	0	0	0	0	0	0	0	First National Bank
0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	Bank Of America
115	0	0	0	(40)	0	0	0	Allfirst Bank
(2)	0	0	0	0	0	0	0	Commercial Bank
0	0	0	0	0	400	0	0	Sun Trust Bank
(100)	0	0	0	0	0	0	0	County Bank & Trust
13	0	0	0	0	0	0	0	Carolina First Bank
0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	Sun Trust Bank
(76)	0	0	0	0	0	(20,019)	0	US Bank
0	0	0	0	0	0	0	0	Bank Of America
2	0	0	0	0	0	0	0	Branch Bank & Trust
20	0	0	0	0	0	(20,228)	0	Wachovia Bank
21	0	0	0	0	0	0	0	Bank Of America
(80)	0	0	0	0	0	0	0	Branch Bank & Trust

0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(50,339)	0	0	Regions Bank
1	0	0	0	0	0	0	0	0	Hibernia
0	0	0	0	0	0	0	0	0	Home Bank
0	0	0	0	0	0	0	0	0	Guaranty Bank
110	0	0	0	0	0	0	0	0	Main Street Bank
(0)	0	0	0	0	0	(46,941)	0	0	Wachovia Bank
63	0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(84)	0	0	0	0	0	0	0	0	Planters First
40	0	0	0	0	0	(40,937)	0	0	Bank One/ Kentucky
(6)	0	0	0	0	0	0	0	0	Bank Of America
69	0	0	0	0	0	0	0	0	Bank of Cleveland
0	0	0	0	0	0	(30,911)	0	0	Bank One
0	0	0	0	0	0	(41,355)	0	0	Regions Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(11)	0	0	0	0	0	136	0	0	Bank Of America
0	0	0	0	0	0	(39,410)	0	0	Wachovia Bank
0	0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	2,274	400	0	0	0	South Trust Bank
(5)	0	0	0	0	0	(22,242)	0	0	US Bank
0	0	0	0	0	0	400	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	0	First National Bank
(0)	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Citizens State Bank
0	0	0	0	0	0	0	0	0	Bancorp South
(104)	0	0	0	0	0	0	0	0	Citizens Bank
0	0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	(446)	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
(85)	0	0	0	0	0	0	0	0	Mountain Heritage
0	0	0	0	0	0	0	0	0	Community Trust Bank
0	0	0	0	0	0	0	0	0	Franklin Community Bank
0	0	0	0	0	0	0	0	0	Bank Of America
12	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(1,101)	0	0	Security Service Federal
(0)	0	0	0	0	0	0	0	0	Bank Of America
(1)	0	0	0	0	0	0	(41,588)	0	Wachovia Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
22	0	0	0	0	0	0	(25,354)	0	Wachovia Bank
1	0	0	0	0	0	0	0	0	Bank Of America
(36)	0	0	0	0	0	400	0	0	First Citizens Bank(not linked to master)
0	0	0	0	0	0	0	0	0	Grand Bank of Texas
0	0	0	0	0	0	0	(32,751)	0	Union Planters Bank
(223)	0	0	0	0	0	0	0	0	People's Community Bank
0	0	0	0	0	0	0	0	0	Hancock Bank
0	0	0	0	0	0	0	0	0	Farmers & Merchants Bank and Trust
0	0	0	0	0	0	0	0	0	Bank of Dickson
0	0	0	0	0	0	0	0	0	Colonial Bank
8	0	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	(59,088)	0	Wachovia Bank
(1)	0	0	0	0	0	0	0	0	Commercial Bank & Trust
(1)	0	0	0	0	0	0	0	0	Bank Of America
(9)	0	0	0	0	0	0	0	0	City National Bank
0	0	0	0	0	0	0	0	0	First Community Bank
(0)	0	0	0	0	0	0	0	0	United National Bank
0	0	0	0	0	0	0	(38,763)	0	Wachovia Bank
0	0	0	0	0	0	0	0	0	Capital City Bank
(0)	0	0	0	0	0	0	(26,390)	0	Wachovia Bank
4	0	0	0	0	0	0	0	0	Bank Of America
(126)	0	0	0	0	0	0	0	0	AmSouth Bank
(0)	0	0	0	0	0	0	0	0	Bank Of America
70	0	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	0	Colonial Bank
(0)	0	0	0	0	0	0	0	0	Citizens National
0	0	0	0	0	0	0	0	0	RBC Centura
0	0	0	0	0	0	0	0	0	Hibernia
97	0	0	0	0	0	0	0	0	Citizens Bank
(0)	0	0	0	0	0	0	0	0	Highlands Communtiy Bank
0	0	0	0	0	0	0	0	0	AmSouth Bank
(1)	0	0	0	0	0	0	0	0	Bank of York
(177)	0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	0	Bank Of America
(12)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	First Convenience Bank
0	0	0	0	0	0	0	(35,420)	0	Regions Bank
(80)	0	0	0	0	0	0	0	0	Jacksonville Savings Bank

0	0	0	0	0	0	0	0	0	Bank Of America
10	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank of Madison
0	0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	0	Southern Bank Commerce
(0)	0	0	0	0	0	0	0	0	Simon's Bank
0	0	0	0	0	0	0	0	0	First National Bank
(20)	0	0	0	0	0	0	0	0	Bank Of America
96	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(18,814)	0	0	Union Planters Bank
0	0	0	0	0	0	0	0	0	AmSouth Bank
(0)	0	0	0	0	0	0	0	0	Bank Of America
29	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	First Volunteer Bank
0	0	0	0	0	0	(24,776)	0	0	Regions Bank
(0)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Mid South Bank
(1)	0	0	0	0	0	0	0	0	Sun Trust Bank
14	0	0	0	0	0	0	0	0	South Trust Bank
(1)	0	0	0	0	0	0	0	0	Bank Of America
(10)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(38,806)	0	0	Community Bank
114	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	480	0	0	Bank Of America
0	0	0	0	0	0	401	0	0	Hibernia
0	0	0	0	0	0	465	0	0	AmSouth Bank
(10)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Sun Trust Bank
(1)	0	0	0	0	0	0	0	0	Traditional Federal Bank
0	0	0	0	0	0	0	0	0	First National Bank
0	0	0	0	0	0	0	0	0	Community Bank and Trust
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	38,777	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
40	0	0	0	0	0	0	0	0	Colonial Bank
0	0	0	0	0	0	0	0	0	Medical Community Credit
0	0	0	0	0	0	0	0	0	Compass Bank
0	0	0	0	0	0	(12,725)	0	0	Union Planters Bank
0	0	0	0	0	0	0	0	0	Regions Bank
(1)	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	National City Bank
0	0	0	0	0	0	0	0	0	United Southern Bank
0	0	0	0	0	0	0	0	0	Community Trust Bank
(60)	0	0	0	0	0	0	0	0	Merchants & Farmers Bank
0	0	0	0	0	0	400	0	0	FirstSouthern Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
43	0	0	0	0	0	0	0	0	Bank Of America
62	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	(12,778)	0	0	wachovia Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Compass Bank
0	0	0	0	0	0	0	0	0	Commerical Bank
(0)	0	0	0	0	0	0	0	0	Hibernia
0	0	0	0	0	0	0	0	0	Local Oklahoma Bank
0	0	0	0	0	0	(22,679)	0	0	First Citizens Bank
0	0	0	0	0	0	0	0	0	Whitaker Bank
38	0	0	0	0	0	0	0	0	Peoples National Bank
0	0	0	0	0	0	0	0	0	First National Bank
0	0	0	0	0	0	0	0	0	Southside Bank
(159)	0	0	0	0	0	0	0	0	Bancorp South
(0)	0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	0	Citizens Commerce National
0	0	0	0	0	0	0	0	0	Union Planters Bank
0	0	0	0	0	0	(23,502)	0	0	Wachovia Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	South Carolina Bank
10	0	0	0	0	0	0	0	0	Jackson County Bank
0	0	0	0	0	0	(37,247)	0	0	Regions Bank
0	0	0	0	0	0	(31,496)	0	0	Bank One
0	0	0	0	0	0	0	0	0	Bank Of America
(2)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	400	0	0	American National Bank of Texas
0	0	0	0	0	0	400	0	0	Branch Bank & Trust
(187)	0	0	0	0	0	0	0	0	National City Bank
117	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	United Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(198)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Trustmark National Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(8)	0	0	0	0	0	0	0	0	Compass Bank

(30)	0	0	0	0	0	0	0	0	Wilmington Trust
(23)	0	0	0	0	0	0	0	0	Central Bank & Trust
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Heritage Bank
(101)	0	0	0	0	0	0	0	0	First National Bank
0	0	0	0	0	0	0	0	0	South Trust Bank
0	0	0	0	0	0	0	0	0	National City Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	National City Bank
0	0	0	0	0	0	(39,957)	0	0	Wachovia Bank
(0)	0	0	0	0	0	0	0	0	Bank Of America
(26)	0	0	0	0	0	0	0	0	First Bank Shelbyville
0	0	0	0	0	0	3,618	0	0	National City Bank
0	0	0	0	0	0	1,576	0	0	Farmers State Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(228)	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Cumberland Bank
(98)	0	0	0	0	0	0	0	0	First Trust & Savings Bank
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Bank Of America
(48)	0	0	0	0	0	0	0	0	Colonial Bank
20	0	0	0	0	0	0	0	0	Red River Emp. Federal Credit
1	0	0	0	(693)	0	0	0	0	First American Bank
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Sun Trust Bank
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	Bank Of America
(0)	0	0	0	0	0	0	0	0	AmSouth Bank
6	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	440	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	0	0	Cumberland Valley National Bank
0	0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	0	City National Bank
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
(100)	0	0	0	0	0	0	0	0	Community Bank
0	0	0	0	0	0	0	0	0	Compass Bank
0	0	0	0	0	0	0	0	0	Del Rio National Bank
0	0	0	0	0	0	0	0	0	Arvest
(20)	0	0	0	0	0	0	0	0	Union Bank
0	0	0	0	0	0	0	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(19)	0	0	0	0	0	0	0	0	Trustmark National Bank
0	0	0	0	0	0	0	0	0	Northwest Georgia Bank
(6)	0	0	0	0	0	0	0	0	South Trust Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(22)	0	0	0	0	0	0	0	0	Union Federal
0	0	0	0	0	0	0	0	0	AmSouth Bank
0	0	0	0	0	0	400	0	0	Fifth Third Bank
0	0	0	0	0	0	0	0	0	International Bank of Commerce
0	0	0	0	0	0	0	0	0	National Bank of Commerce
0	0	0	0	0	0	0	0	0	State Bank
(0)	0	0	0	0	0	0	0	0	Central Kentucky Fed Savings
0	0	0	0	0	0	0	0	0	Bank Of America
1	0	0	0	0	0	0	0	0	Huntington Bank
0	0	0	0	0	0	0	0	0	Branch Bank & Trust
0	0	0	0	0	0	0	(21,488)	0	US Bank
0	0	0	0	0	0	0	0	0	US Bank
0	0	0	0	0	0	0	0	0	Central State Bank
(0)	0	0	0	0	0	0	0	0	Bank Of America
0	0	0	0	0	0	0	0	0	The Home Bank
0	0	0	0	0	0	0	0	0	Bank Of America
(100)	0	0	0	0	0	0	0	0	First Mexia Bank
0	0	0	0	0	0	0	0	0	Sumpter Bank & Trust
0	0	0	0	0	0	0	0	0	Colony Bank Southeast
0	0	0	0	0	0	400	0	0	Lincoln Federal Savings Bank
0	0	0	0	0	0	0	0	0	Integra Bank
0	0	0	0	0	0	0	(38,184)	0	US Bank
0	0	0	0	0	0	0	0	0	Summit Bank
0	0	0	0	0	0	0	(42,411)	0	Regions Bank
0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	61,686	0	Bank Of Oklahoma
0	0	0	0	0	0	0	308,766	0	Bank One
(5)	0	0	(50)	(2,743)	448	617,405	0	0	Regions Bank
(43)	0	0	(309)	(30)	0	357,388	0	0	First Citizens
0	0	0	0	0	0	265,833	0	0	US Bank
1	0	0	0	0	0	111,680	0	0	Union Planters Bank
0	0	0	0	0	0	815,898	0	0	Wachovia Bank
(5,228)	(131)	(1,717)	(400)	(10,376)	45,698	(61,289)	0	0	

</TABLE>

The following disbursements were paid in cash (do not include items reported as Petty Cash on Attachment 4D. (___ Check here if cash disbursements were

authorized by United States Trustee)

None

Transfers Between Debtor in Possession Accounts

"Total Amount of Outstanding Checks and other debits" listed above, includes:

0.00	Transferred to Payroll Account
0.00	Transferred to Tax Account
13,393,264.00	Transferred to Citi Concentration Account
6,413,273.14	Transferred to BoA Concentration Account

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reported as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

ATTACHMENT 4

Friedman's Inc.

Bank of America Concentrated Account Reconciliation (5999.1016)

For the Period Ending May 28, 2005

MONTHLY SUMMARY OF BANK ACTIVITY - CONCENTRATION ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account To concentrate daily deposits prior to debt paydown

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved approved by the United States Trustee.

<TABLE>

Friedman's Inc.
 Bank of America Concentrated Account Reconciliation (5999.1016)
 For the Period Ending April 30, 2005

<CAPTION>			
Beginning G/L Balance	2,078,058.86	End Bank Balance	73,322.68

<S>	<C>	<C>	<C>
ACH Transfers		Collections in Transit	245,213.50

TFR Transfers	6,413,273.14
Act CM BC MC/Visa/Amex/Disc	13,414,021.70
Special Deposits	293,080.31
Credit batches reclasses	
Collection Deposits	2,257,365.18
Crescent Jewelers Service fee	70,000.00
ACH Reversals-Corr ACH Rev JUN bked 2x	
Cougar Insurance Refund	
Adjusts/Corrections prior month	
Fund AP/PR/SALES Tax	
LOC Advances	
Cougar Insurance Refund	
Overnight Investment Interest earned	
Certegy Payready redeposits	43,966.21
Reclass & Corp acct adj	16,041.54
ZON EQUIPMENT PURCHASES	1,674.42
Rec Feb Interest & LOC Entry	
Correct Citibank LOC balance	
Certegy Payready redeposits	
Wire in Inventory Adjusters Inc. for melt	
Funding Account Transfers	

Income Tax Payments	
ACH Reversals	
IBM Maint Agreement	(99,376.41)
Returned Check	(37,188.54)
Certegy returned ach	(16,607.15)
Ach debit by Certegy for fees	(2,557.80)
Transfer to Master Disbursement	(22,592,000.00)
Reconcile Credit batches (collection fees)	(1,010,700.82)

Unresolved credit batches (collection fees)	(262,000.00)
Reserve unresolved credit batches (NSF fees)	(262,000.00)
Conc Acct Ser Charge	(45,186.22)
HO terminal disc/chgbck/trans	(371.29)
HO terminal disc/chgbck/trans	(13,613.98)
HO terminal disc/chgbck/trans	(6,686.35)
HO terminal disc/chgbck/trans	(59.35)
HO terminal disc/chgbck/trans	2,257.55

Ending G/L Balance	241,391.00	Ending Bank Bal	318,536.18
--------------------	------------	-----------------	------------

June Variances	
Wire from BofA on 060705	28,344.82
Wire from BofA on 060705	52,391.78
Rev "06/03/05 Special Deposit Corr" JE. Bked 2x, in cr batch and a je	(320.99)
Rev "Special Deposit Correction" 061005 JE. Bked 2x, in cr batch and a je	(1,074.42)
Reclass "ZON EQUIPMENT PURCHASES" 070205 JE to 5999.1650	(1,674.42)
Deposit correction debit 060805	(360.00)
HO terminal disc/chgbck/trans	(161.59)
Reconciled balance	318,536.18

=====
</TABLE>

** If Closing Balance is negative, provide explanation

Not applicable.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date	Amt	Payee	Purpose	Reason for Disbursement
----	---	-----	-----	-----

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

<TABLE>	
<CAPTION>	
<S>	
	<C> <C>
	- Transferred to Store deposits Account
	22,592,000.00 Transferred to Master Disbursement

	\$22,592,000.00
	=====

</TABLE>

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

ATTACHMENT 4

<TABLE>
<CAPTION>

MONTHLY SUMMARY OF BANK ACTIVITY - MASTER DISBURSEMENT ACCOUNT

<S>	<C>	<C>	<C>
Name of Debtor:	Friedman's Inc.	Case Number:	05-40129
	-----		-----
Reporting Period beginning	May 29, 2005	and ending	July 2, 2005
	-----		-----
Purpose of Account	To receive line of credit fundings and issue payment of wire transfers		

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved

approved by the United States Trustee.

</TABLE>

<TABLE>
<CAPTION>

=====

Friedman's Inc.
Master Disbursement Account-Acct # 3272823008
GL Acct # 5999.1014
July 2, 2005

<S>	<C>	<C>	<C>
Beginning G/L Balance	195,350.25	Ending Bank Balance	514,816.71
Transfer from Conc acct	22,592,000.00		
Citibank N. A. (Medium Term Finance) LOC advance	15,200,000.00		
Expense reimbursements from Gordon Bros.	2,637,104.08		
Refund of loan fees from Citibank due to Harbert DIP financing	95,625.00		
Reclass interest payment to bkcd to wrong account	165,347.04		
Correct funding account transfer 052605	0.10		
Wachovia 401k	(132,370.61)		
Wire out Wise (Postage)	(76,000.00)		
Wire to Cougar American Bankers	(107,758.00)		
Sailair Travel	(50,000.00)		
Gordon Brothers Retail	(8,001,200.00)		
Pamela Romano	(25,512.99)		
Allen Edward	(32,166.67)		
Kurtzman Carson Consultant	(363,326.14)		
Diamstar jewellery (India) Pvt Ltd	(8,525.00)		
Tara Jewels Exports LTD	(83,747.90)		
Moon Diamond Corp	(19,176.43)		
Goldstar Jewellery LLC	(2,765.00)		
Dynamis Group	(623,063.76)		
Citibank N. A. (Medium Term Finance) LOC payments	(1,900,000.00)		
Back Bay Capital			
Wire to James Gardner for closing for Pam West			
Citibank N. A. (Medium Term Finance) LOC payments			
Citibank N. A. (Medium Term Finance) LOC interest payment			
Fund disbursement accounts			
PR cash Account	(8,704,863.09)		
AP Cash Account	(17,390,802.02)		
Sales Tax Fiduciary Account	(2,403,135.38)		
Health Insurance Account	(446,662.86)		
Ending GL Balance	514,350.62	Ending Bank Balance	514,816.71
June variances			
Transfer balance to close 5138's account	1,258.09		
Overfunded 401 k Transfer to Wachovia			
PE 06/18/05 Wired 06/29/05	(792.00)		
Reconciled balance	514,816.71		

** If Closing Balance is negative, provide explanation

Not applicable

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)
</TABLE>

Date Amount Payee Purpose Reason for Disbursement

None

<TABLE>

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

<CAPTION>

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Table with 2 columns: Amount, Reason for Disbursement. Total amount: 28,945,463.35

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line7)
</TABLE>

ATTACHMENT 4

<TABLE>

<CAPTION>

MONTHLY SUMMARY OF BANK ACTIVITY - ACCOUNTS PAYABLE ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129
Reporting Period beginning May 29, 2005 and ending July 2, 2005
Purpose of Account To pay all merchandise and expense vendors (non wire transfer)

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.
</TABLE>

<TABLE>

<CAPTION>

Friedman's Inc
Accounts Payable Disbursement-Acct # 3299831844
GL Acct # 5999.1018
July 2, 2005

Table with 4 columns: Description, Amount, Description, Amount. Includes GL Balance, Funding account transfers, Issued checks (Advertising, Attorney, Benefit, etc.)

Credit/Collection Total	(128,427.71)
Frieght Total	(221,499.06)
Miscellaneous Total	(1,301,126.84)
Miscellaneous-board travel Total	
Merch Total	(8,032,381.20)
MiscellaneousPayroll Total	
Mortgage Total	
Ordinary Course Total	(148,360.04)
Other Professional Total	
Payroll-incentive Total	
Customer refunds Total	(267,421.16)
Customer refunds-reissues Total	
Rent Total	(4,585,270.03)
Jewelry Repair Total	(917,778.16)
Jewelry Repair-reissues Total	
Tax Total	(587,477.90)
Tax-reissues Total	
Travel Total	(87,223.52)
Travel-reissues Total	
Utility Total	(599,810.98)
Utility-capex Total	
Voided checks	
Advertising Total	
Benefit Total	58,409.40
Credit/Collection Total	
Frieght Total	
Miscellaneous Total	22,523.40
Merch Total	694,626.84
Customer refunds Total	5,140.08
Customer refunds-reissues Total	
Rent Total	13,492.52
Jewelry Repair Total	86.00
Jewelry Repair-reissues Total	
Tax Total	235,099.01
Tax -reissues Total	
Travel Total	
Travel-reissues Total	
Utility Total	624.02
629013	0.30
631125	5.00
634428	0.03
631737	(1.00)
Fee for online check payment	
Vendor # 57697	(3.00)
Correct funding transfer booking	(0.10)

	(19,250,620.63)

Ending G/L Balance	-----	Ending Bank Balance	-----
	(3,632,927.39)		(3,633,207.10)
	-----		=====

Mbatey ck by phn utility 4/20/2005- fee for py	
627863	(11.00)
Check errors-cleared check variance	
635421	(18.00)
WO dupl payment issue-CM error. Stop payment "failed" because item previously cleared	
08/06/87	(140.71)
WO dupl payment issue-AP error. AP inadvertently voided cleared check	
607231	(110.00)

Reconciled Balance	-----
	(3,633,207.10)
	=====

=====
</TABLE>

** If Closing Balance is negative, provide explanation
The closing balance is negative because the account is a controlled disbursement account, therefore it is funded on an "as needed" basis each day.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Disbursement
----	-----	-----	-----	-----
None				

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line7)

ATTACHMENT 4

<TABLE>
<CAPTION>

MONTHLY SUMMARY OF BANK ACTIVITY - PAYROLL ACCOUNT

<S>	<C>	<C>	<C>
Name of Debtor:	Friedman's Inc.	Case Number:	05-40129
Reporting Period beginning	May 29, 2005	and ending	July 2, 2005
Purpose of Account	To book payroll disbursements		

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

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Friedman's Inc
Payroll Cash Account- Acct # 3299831836
GL Acct # 5999.1011
July 2, 2005

Beginning G/L Balance	(126,162.27)	Ending Bank Balance	170,000.00
Funding account transfers	8,704,863.09	CURRENT O/S CHECKS	(1,818,001.13)
W/T - 3HB - PPE 05/21/05 PD 06/03/05			
Checks Issued	-183996.77	Tax Adj in transit	
Direct Deposits	151,358.82)	Record ADP Tax Adjust	21.77
Wage Garnishments	(818.05)		
Taxes	(164,374.31)		
Manual check run totals	(38,907.11)	Returned Direct Deposit from 012905.	
			1,015.54
W/T - J75 - PPE 05/21/05 PD 06/03/05			
Checks Issued	(1,688,140.25)	ADP check reversals transit	
Direct Deposits	(360,779.54)	11/19/04	2.53
Wage Garnishments	(10,327.98)	11/19/04	281.89
Taxes	(746,531.66)	12/03/04	246.24
Manual check run totals	(9,060.91)	12/03/04	(281.89)
W/T - 3HB - PPE 06/04/05 PD 06/17/05			
Checks Issued	(203,946.94)		
Direct Deposits	(163,174.79)		
Wage Garnishments	(710.27)		
Taxes	(157,103.01)		
Manual check run totals	(5,286.73)		
W/T - J75 - PPE 06/04/05 PD 06/17/05			
Checks Issued	(1,772,847.13)		
Direct Deposits	(394,214.70)		
Wage Garnishments	(10,146.71)		
Taxes	(824,726.20)		
Manual check run totals	(10,032.28)		
W/T - 3H - PPE 06/18/05 PD 07/01/05			
Checks Issued	(196,429.76)		
Direct Deposits	(213,220.17)		
Wage Garnishments	(409.83)		
Taxes	(180,380.06)		
Manual check run totals	(328.49)		
W/T - J75 - PPE 06/25/05 PD 07/01/05			
Checks Issued	(1,630,839.45)		
Direct Deposits	(356,536.86)		
Wage Garnishments	(9,402.26)		
Taxes	(740,104.78)		
Manual check run totals	(5,383.00)		

Wire to replace manual check	25,512.99	
Wage garnishment variances J75 & 3HB PE 04/09/05 PD	592.66	
Check variances		
30125655	0.10	
30125990	5.00	
30127444	0.30	
30130257	0.02	
30130284	0.01	
30130773	0.07	
30131706	0.03	
30131909	(0.02)	

	(10,203,407.66)	

Ending G/L Balance	(1,624,706.84)	

Apr variances	6.28	
Wage garnishment variances J75 & 3HB PE 03/26/05 PD 04/08/05		
May variances		
Manual checks not in GL		
51606	(649.36)	
51860	(718.21)	
Tax adjustments		
J75 & 3HB - PPE 04/23/05	(4,768.56)	
ADP TX/FINCL SVC	803.06	
Wires to replace manual checks		
	(16,084.96)	
check variances		
30133904	(20.00)	
30138948	(20.00)	
30142136	0.01	
check cleared not issued 210865672	(456.44)	
Manual checks not in GL		
51950	(168.37)	
51953	(505.12)	
30113191	(965.60)	
Tax variance	(945.93)	
Direct deposit	2,416.81	
Direct deposit	68.18	

Ending Bank Balance	(1,646,715.05)	
	=====	
Reconciled Balance	(1,646,715.05)	
	=====	

</TABLE>

** If Closing Balance is negative, provide explanation
The closing balance is negative because the account is a controlled disbursement account, therefore it is funded on an "as needed" basis each day.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Disbursement
----	-----	-----	-----	-----

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - HEALTH INSURANCE ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account To book employee benefit reimbursements

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

<TABLE>

Friedman's Inc.			
Group Health Insurance Disbursement Account-Acct # 3268596048			
GL Acct # 5999.1013			
July 2, 2005			
<CAPTION>			
Begin G/L Balance	(161,335.03)	Ending Bank Balance	-
<S>	<C>	<C>	<C>
Funding account transfers	446,662.86	Outstanding checks	(82,596.18)
Checks issued 06/02/05	(23,854.51)		
Checks issued 06/09/05	(44,445.63)		
Checks issued 06/16/05	(61,000.76)		
Checks issued 06/23/05	(101,884.14)		
Checks issued 06/30/05	(32,837.04)		
Manual checks			
25318	(5,717.17)		
25054	(36,884.65)		
25055	(861.00)		
25806	(28,555.61)		
26308	(29,084.88)		
26310	(2,405.22)		
Reclass provider reimb due to overpayment			
15805	(335.00)		
14369	(9.40)		
Provider reimb due to overpayment			
21544	(48.00)		
Check variance			
25812	(1.00)		
	(367,924.01)		
End G/L Balance	(82,596.18)	Ending Bank Balance	(82,596.18)
Reconciled	(82,596.18)		

</TABLE>

** If Closing Balance is negative, provide explanation
 The closing balance is negative because the account is a controlled disbursement account, therefore it is funded on an "as needed" basis each day.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Disbursement
------	--------	-------	---------	-------------------------

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line7)

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - SALES TAX FIDUCIARY ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account To book EFT payments for sales tax

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

<TABLE>

Friedman's Inc
Sales Tax Fiduciary Acct-003268596048
GL Acct # 5999.1021
July 2, 2005

<CAPTION>
Beginning G/L Balance (8,546.42) Ending Bank Balance 1,491.84

<S> Funding from Master disbursement 2,403,135.38 <C> EFT in transit <C>

Sales Tax EFT's
Correct JE 14841894/183618 2,078.34
WV Stx liab for 5/05 pd 6/05 (30,056.92)
FL S&U Tx Lia for 5/05 pd 6/05 (300,445.16)
IN S&U tx lia for 5/05 pd 6/05 (118,967.76)
MD S&U Tx lia for 5/05 pd 6/05 (39,618.06)
KY S&U Tx Lia for 5/05 pd 6/05 (100,659.57)
FL Doc lia for 5/05 pd 6/05 (6,207.60)
GA FI S&U tx liab 5/05 pd 6/05 (324,406.50)
LA S&U Tx Lia for 5/05 pd 6/05 (69,907.00)
UTx lia for GA HO 05 pd 6/05 (20,307.72)
SC S&U Tx Lia for 5/05 pd 6/05 (143,397.00)
NC S&U Tx Lia for 5/05 pd 6/05 (130,754.06)
NC Est S&U Tx for 6/06 pd 6/06 (86,373.35)
OK Stx Lia for 5/05 pd 6/05 (52,550.96)
OK Est S&U Tx for 06 pd 06/05 (12,663.73)
OK Utx Lia for 5/05 pd /6/05 (1,324.92)
OH STx Lia for 5/05 pd 06/05 (20,266.88)
OH 1st Est Stx for 6/05 pd 5 (6,538.93)
OH 2nd Est Stx Pay for 6/05 (6,538.93)
AL Utx lia for 5/05 pd 6/05 (1,831.46)
AL local S&U tax lia for 5/05 (10,408.10)
AL Stx Lia for 5/05 EFT 6/05 (61,461.28)
VA S&U Tx Lia for 5/05 pd 6/05 (100,866.73)
VA Est S&U Tx for 6/05 pd 6 (88,471.00)
AR S&U Tx Lia for 05/05 pd (25,928.00)
AR 1st Est S&U Tx for 6/06 (16,154.00)
AR 2nd Est S&U Tx for 6/06 (29,900.00)
TN S&U Tx Lia for 5/05 pd 6/05 (249,802.00)
TX S&U tx lia for 5/05 pd 6/05 (338,867.88)
WV Utx Liab for 5/05 pd 6/05 (499.96)

(2,393,097.12)

Ending G/L Balance

1,491.84

Ending Bank Balance

1,491.84

Reconciled

1,491.84

</TABLE>

** If Closing Balance is negative, provide explanation

The closing balance is negative because the account is a controlled disbursement account, therefore it is funded on an "as needed" basis each day.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Disbursement
------	--------	-------	---------	-------------------------

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line7)

ATTACHMENT 4

MONTHLY SUMMARY OF STORE CASH

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account Cash in store cash registers

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

Register Summary

Store Count	Number of Registers/Store	Number of Registers	Cash Per Register	Store Cash
441	2	882	\$200.00	\$176,400.00
32	3	96	\$200.00	\$19,200.00
2	4	8	\$200.00	\$1,600.00

June Adjustments

986 \$197,200.00

Register Rollforward

Number of registers at beginning of period	1,144
Additions	0
Reductions	(158)
Number of registers at end of period	986

=====
** If Closing Balance is negative, provide explanation

Not applicable

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date	Amount	Payee	Purpose	Reason for Disbursement
----	-----	-----	-----	-----

As is typical for retailers, the debtor uses the store petty cash fund to make change for purchases and to issue cash refunds in certain circumstances. It is not practicable to list out each such individual disbursement in this section.

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line7)

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - HOME OFFICE EXPENSE ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account Misc corporate office disbursements

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

<TABLE>

=====
Friedman's Inc.
HO Expense Account-Acct # 0001500518236
GL Acct # 5999.1030
July 2, 2005

<CAPTION>			
Beg G/L Bal	2,282.72	Ending Bank Balance	3,553.85
<S>	<C>	<C>	<C>
FJ Fiduciary Account Interest		Outstanding checks	(49.23)
04/29/2005 Back up withholding	-4.31		
05/31/05 Interest earned	15.93		
05/31/2005 Back up with	-4.46		
Rev True-up pc account bank fee-bked 2x	-2.25		
Correct April booking error			
2169 Wright Square	-210.75		
2169 Wright Square	3402.88		
Bank fee 0405	-14.64		
Record April checks written			
2172 Cheryl Crumely-supplies	-28.47		
2173 Wright Square-lunch	-165.92		
2174 Wright Square-lunch	-271		
2175 Cheryl Crumely-supplies	-12.18		
2176 Margaret Murphy-supplies	-32.57		
2177 PC cash drawer replenish	-150		
Record May checks written			
2179 LIP'S	-34.56		

2180 Ruby Tuesday's -139.97
 2182 Quizno's -58.99
 Bank fee 0505 -14.45

End G/L Bal 4,557.01 Ending Balance 3,504.62

Reclass FJ Fiduciary Account Interest-bked wrong account
 04/29/2005 Back up withholding 4.31
 05/31/05 Interest earned -15.93
 05/31/2005 Back up with 4.46

Record June checks written
 2178 Walmart-IRS Mtg -36.96
 2181 Monkey Love- Novations -49.18
 2183 USPS-PO Box 8025 -5.62
 2184 Chic Fil A-Lunch -153.27
 2186 Zaxby's- Lunch -40.03
 2187 Domino's Pizza-Lunch -139.74
 2188 Zaxby's-Lunch -115.46
 2189 Jessica Hayes-Lunch -91.21
 2190 Joanne Skorich-Lunch -42.23
 2191 Zaxby's-Lunch -22.54
 2193 Ruby Tuesday's-Lunch -58.85
 2194 Wright Square-Lunch -113.56
 2195 LIPS-Lunch -65.44
 2196 LIPS-Lunch -34.85
 2197 LIPS-Lunch -25.51
 2198 Walmart-Supplies -13.94
 2199 Ruby Tuesday's-Lunch -23.91
 Bank fee 0605 -12.93

Reconciled 3,504.62

</TABLE>

** If Closing Balance is negative, provide explanation

Not applicable.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - STANDSTILL ESCROW ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account To deposit funds in excrow pending resolution of accounts payable differences

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of

less than the three required bank accounts must be approved by The United States Trustee

Friedman's Inc.
Vendor Escrow Account-Acct # 2000026166544
GL Acct # 5999.1050
July 2, 2005

Beginning G/L Balance 573,515.08 Ending Bank Balance 573,515.08

Ending G/L Balance 573,515.08 Ending Balance 573,515.08

Reconciled Balance 573,515.08

** If Closing Balance is negative, provide explanation

Not applicable

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized United States Trustee)

Date

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - FJ FIDUCIARY ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account Administrative

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

<TABLE>

Friedman's Inc
FJ Fiduciary Account- Acct # 13285489
GL Acct # 5999.1061
July 2, 2005

Begin GL Balance 18,738.49 Ending Bank Balance 18,772.18

Reclass from 1030 04/29/05 Interest earned 15.41

Reconcile GL
Restatement entries (4858.36)
Was bked wrong way

End GL Balance	----- 13,895.54 -----	----- 18,772.18 =====
Reclass from 1030 04/29/2005 Back up with holding	(4.31)	
Reclass from 1030 05/31/05 Interest earned	15.93	
Reclass from 1030 05/31/2005 Back up with holding	(4.46)	
06/30/05 Interest earned	15.43	
06/30/05 Back up with holding	-4.31	
Reconcile GL		
Corr 1004 entry to reverse restatement entries that was bked wrong way	4858.36	
Reconciled Balance	----- 18,772.18 =====	

</TABLE>

** If Closing Balance is negative, provide explanation

Not applicable

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - CITIGROUP CONCENTRATION ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Purpose of Account

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

<TABLE>

Friedman's Inc
Citi Concentration Account- Acct # 30597768
GL Acct # 5999.1003
July 2, 2005

<CAPTION>			
Begin GL Balance	165,347.04	Ending Bank Balance	0.00
<S>	<C>	<C>	<C>
Ach Transfers	13,393,264.00	Citibank bank fees to be debited from account 072205	(615.00)
LOC Payments	(13,158,165.21)		(15,247.00)
Ach Reversals	(233,340.00)		
Accrue Citibank bank fees to be debited from account 072205	(615.00) (15,247.00)		

Service charges-overdraft interest (35.79)
 Service charges-April Maintenance fee (dr (1,723.00)
 from Discover zba then transferred from
 Conc)

Ending Bank Balance (15,862.00)

Reclass interest payment from May (bked MD acct in error)
 (165,347.04)

End GL Balance (15,862.00)

Reconciled Balance (15,862.00)

</TABLE>

** If Closing Balance is negative, provide explanation

Balance caused by fee accrual that was trued-up and paid in July, and adjusted funds were made available at said true-up.

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D ([] Check here if cash disbursements were authorized by United States Trustee)

Date

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

ATTACHMENT 5

CHECK REGISTER - CONCENTRATION ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

<TABLE>
 <CAPTION>

Date	Check Number	Payee	Purpose	Amount
<S>	<C>	<C>	<C>	<C>
			IBM Maint agreement	99,376.00
			Certegy returned ach	16,607.15
			Ach debit by Certegy for fees	2,557.80
			Reclass Credit batches	1010700.82
			unresolved credit batches	262,000.00
			unresolved credit batches	262,000.00
			HO terminal disc/chgbck/trans	371.29
			HO terminal disc/chgbck/trans	13613.98
			HO terminal disc/chgbck/trans	6686.35
			HO terminal disc/chgbck/trans	59.35
			HO terminal disc/chgbck/trans	-2257.55
			Reclass & Corp acct adj	-16041.54
			Certegy Payready redeposits	-43966.21
			Conc Acct Ser Charge	45,186.22
			ZON equip purchases return	(1,674.00)

</TABLE>

ATTACHMENT 5

CHECK REGISTER - MASTER DISBURSEMENT ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129
Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Due to the volume of data, the Debtors have omitted the information required under this attachment. However, such information will be provided upon request to either the United States Trustee or other interested person.

ATTACHMENT 5

CHECK REGISTER - ACCOUNTS PAYABLE ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129
Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Due to the volume of data, the Debtors have omitted the information required under this attachment. However, such information will be provided upon request to either the United States Trustee or other interested person.

ATTACHMENT 5

CHECK REGISTER - PAYROLL ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129
Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

<TABLE>
<CAPTION>

Table with 5 columns: Pay Date, Friedman's Inc., Friedman's Management, Total, and a blank column. Rows include ADP Checks, Direct deposits, Garnishments, and Federal inc tax.

EIC advances	(see ADP summary)	(213.25)		(213.25)
Soc Sec EE	(see ADP summary)	162,376.40	24,980.22	187,356.62
Soc Sec ER	(see ADP summary)	162,376.43	24,980.30	187,356.73
Soc Sec Adj	(see ADP summary)	0.02		0.02
Medicare EE	(see ADP summary)	37,975.07	7,395.37	45,370.44
Medicare ER	(see ADP summary)	37,975.13	7,395.54	45,370.67
Medicare Adj	(see ADP summary)			0.00
FUTA	(see ADP summary)	6,694.92	735.31	7,430.23
SIT	(see ADP summary)	83,111.09	14,210.37	97,321.46
SUTA	(see ADP summary)	23,891.99	1,436.11	25,328.10
Local Inc Tax	(see ADP summary)	3,820.18		3,820.18
Adj/Prepay/Void	(see ADP summary)	9,060.91	38,907.11	47,968.02

2,814,840.34 539,455.06 3,354,295.40

<CAPTION>
Pay Date: June 17, 2005

<S>	<C>	<C>	<C>	<C>
ADP Checks	(see ADP summary)	1,772,847.13	203,946.94	1,976,794.07
Direct deposits	(see ADP summary)	394,214.70	163,174.79	557,389.49
Garnishments	(see ADP summary)	10,146.71	710.27	10,856.98
Federal inc tax	(see ADP summary)	270,578.97	77,937.40	348,516.37
EIC advances	(see ADP summary)	(196.08)		(196.08)
Soc Sec EE	(see ADP summary)	173,997.07	25,442.19	199,439.26
Soc Sec ER	(see ADP summary)	173,997.43	25,442.38	199,439.81
Soc Sec Adj	(see ADP summary)		0.19	0.19
Medicare EE	(see ADP summary)	40,693.08	7,276.72	47,969.80
Medicare ER	(see ADP summary)	40,692.95	7,276.70	47,969.65
Medicare Adj	(see ADP summary)		0.05	0.05
FUTA	(see ADP summary)	5,769.34	722.66	6,492.00
SIT	(see ADP summary)	93,995.97	11,586.38	105,582.35
SUTA	(see ADP summary)	21,430.52	1,418.34	22,848.86
Local Inc Tax	(see ADP summary)	3,766.95		3,766.95
Adj/Prepay/Void	(see ADP summary)	10,032.28	5,286.73	15,319.01

3,011,967.02 530,221.74 3,542,188.76

<CAPTION>
Pay Date: July 1, 2005

<S>	<C>	<C>	<C>	<C>
ADP Checks	(see ADP summary)	1,630,839.45	196,429.76	1,827,269.21
Direct deposits	(see ADP summary)	356,536.86	213,220.17	569,757.03
Garnishments	(see ADP summary)	9,402.26	409.83	9,812.09
Federal inc tax	(see ADP summary)	236,822.30	93,412.98	330,235.28
EIC advances	(see ADP summary)	(187.30)	0.00	(187.30)
Soc Sec EE	(see ADP summary)	158,703.37	26,553.16	185,256.53
Soc Sec ER	(see ADP summary)	158,702.92	26,553.13	185,256.05
Soc Sec Adj	(see ADP summary)		0.00	0.00
Medicare EE	(see ADP summary)	37,115.92	8,148.55	45,264.47
Medicare ER	(see ADP summary)	37,116.01	8,148.59	45,264.60
Medicare Adj	(see ADP summary)		0.00	0.00
FUTA	(see ADP summary)	5,230.95	618.29	5,849.24
SIT	(see ADP summary)	84,315.15	15,641.37	99,956.52
SUTA	(see ADP summary)	18,552.03	1,303.99	19,856.02
Local Inc Tax	(see ADP summary)	3,733.43	0.00	3,733.43
Adj/Prepay/Void	(see ADP summary)	5,383.00	328.49	5,711.49

2,742,266.35 590,768.31 3,333,034.66

Check variance	(5.51)
Wires to replace manual checks	(25,512.99)
Wage Garnishment variances	(592.66)
SUI tax adjustment	-
Refunds of checks escheated	-
other	-

Total all pay periods during the month 10,203,407.66
=====

</TABLE>

<TABLE>

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Liability Recap	Taxes Debited	Federal Income Tax	228,523.68				
		Earned Income Credit Advances	213.25-	228,310.43			5999.2130
		Social Security - EE	162,376.40				

Social Security - ER		162,376.43			
Social Security Adj - EE		.02			
Medicare - EE		37,975.07	400,703.05		5999.2127
Medicare - ER		37,975.13			
Medicare Adj - EE		.00			
Federal Unemployment Tax		6,694.92	-5999.2131		
State Income Tax		83,111.09	-5999.2133		
State Unemployment Insurance - EE		.00			
State Unemployment/Disability Ins - ER		23,891.99	-5999.2134		
State Unemployment Insurance Adj - EE		.00			
State Disability Insurance - EE		.00			
State Disability Insurance Adj - EE		.00			
Workers' Benefit Fund Assessment - EE		.00			
Workers' Benefit Fund Assessment - ER		.00			
Local Income Tax		3,820.18	-5999.2135		
School District Tax		.00			
=====					
Total Taxes Debited	Acct. No. 003299831836		746,531.66		
	Tran/ABA 061000052				
=====					
Other Transfers	ADP Direct Deposit	Acct. No. 3299831836	360,779.54		
		Tran/ABA 026009593			
=====					
	Wage Garnishments	Acct. No. 003299831836	10,327.98	-5999.2115	Total Liability
		Tran/ABA 061000052			
=====					
Total Amount Debited From Your Accounts			1,117,639.18		1,117,639.18
=====					
Bank Debits and Other Liability	Checks		1,688,140.25	-5999.2118	2,805,779.43
	Adjustments/Prepay/Voids		9,060.91	-5999.2118	2,814,840.34
=====					
Taxes - Your Responsibility	None This Payroll				Includes Adjustments that are your responsibility
=====					
					2,814,840.34

=====
[ADP GRAPHIC Statistical FRIEDMAN'S INC. Batch: 3924 Period Ending: 05/21/2005 Week 22
OMITTED] Summary Recap Company Code: J75 Quarter Number: 2 Pay Date: 06/03/2005 Page 1
Region Name: ATLANTA NATIONAL ACCCOUNTS Current Date: 05/31/2005
</TABLE>

<TABLE>
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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Liability Recap	Taxes Debited	Federal Income Tax	83,241.09				
		Earned Income Credit Advances	.00	83,241.09			5999.2130
		Social Security - EE	24,980.22				
		Social Security - ER	24,980.22				
		Social Security Adj - EE	.00				
		Medicare - EE	7,395.37	64,751.43			5999.2127
		Medicare - ER	7,395.54				
		Medicare Adj - EE	.00				
		Federal Unemployment Tax	735.31	-5999.2131			
		State Income Tax	14,210.37	-5999.2133			

State Unemployment Insurance - EE			.00			

State Unemployment/Disability Ins - ER		1,436.11	-5999.2134			

State Unemployment Insurance Adj - EE			.00			

State Disability Insurance - EE			.00			

State Disability Insurance Adj - EE			.00			

Workers' Benefit Fund Assessment - EE			.00			

Workers' Benefit Fund Assessment - ER			.00			

Local Income Tax			.00			

School District Tax			.00			
=====						
Total Taxes Debited		Acct. No. 003299831836	164,374.31			
		Tran/ABA 061000052				
=====						
Other Transfers		ADP Direct Deposit	Acct. No. 3299831836	151,358.82		
			Tran/ABA 061009593			

Wage Garnishments		Acct. No. 003299831836	818.05	-5999.2115	Total Liability	
			Tran/ABA 061000052			
=====						
Total Amount Debited From Your Accounts			316,551.18		316,551.18	
=====						
Bank Debits and Other Liability		Checks	183,996.77	-5999.2118	500,547.95	
		Adjustments/Prepay/Voids	38,907.11	-5999.2118	539,455.06	
=====						
Taxes - Your Responsibility		None This Payroll				Includes Adjustments that are your responsibility
=====						
					539,455.06	

=====
[ADP GRAPHIC Statistical FRIEDMAN'S MGMT INC Batch: 3867 Period Ending: 05/21/2005 Week 22
OMITTED] Summary Recap Company Code: 3HB Quarter Number: 2 Pay Date: 06/03/2005 Page 1
Region Name: ATLANTA NATIONAL ACCCOUNTS Current Date: 05/31/2005
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<S>	<C>	<C>	<C>	<C>	<C>	<C>
Liability Recap	Taxes Debited	Federal Income Tax	270,578.97			
		Earned Income Credit Advances	196.08	270,382.89		5999.2130
		Social Security - EE	173,997.07			
		Social Security - ER	173,997.43			
		Social Security Adj - EE	.00			
		Medicare - EE	40,693.08	429,380.53		5999.2127
		Medicare - ER	40,692.95			
		Medicare Adj - EE	.00			
		Federal Unemployment Tax	5,769.34	-5999.2131		
		State Income Tax	93,995.97	-5999.2133		
		State Unemployment Insurance - EE	.00			
		State Unemployment/Disability Ins - ER	21,430.52	-5999.2134		
		State Unemployment Insurance Adj - EE	.00			
		State Disability Insurance - EE	.00			
		State Disability Insurance Adj - EE	.00			
		Workers' Benefit Fund Assessment - EE	.00			
		Workers' Benefit Fund Assessment - ER	.00			

Local Income Tax		3,766.95	-5999.2135	
School District Tax		.00		
=====				
Total Taxes Debited	Acct. No. 003299831836		824,726.20	
	Tran/ABA 061000052			
=====				
Other Transfers	ADP Direct Deposit	Acct. No. 3299831836	394,214.70	
		Tran/ABA 026009593		
=====				
Wage Garnishments	Acct. No. 003299831836		10,146.71	-5999.2115
	Tran/ABA 061000052			
=====				
Total Amount Debited From Your Accounts			1,229,087.64	1,229,087.61
=====				
Bank Debits and Other Liability	Checks		1,772,847.13	-5999.2118
	Adjustments/Prepay/Voids		10,032.28	-5999.2118
=====				
Taxes - Your Responsibility	None This Payroll			
=====				
				3,011,967.02

Includes Adjustments that are your responsibility

=====
[ADP GRAPHIC OMITTED] Statistical Summary Recap FRIEDMAN'S INC. Company Code: J75 Region Name: ATLANTA NATIONAL ACCCOUNTS Batch: 6324 Quarter Number: 2 Current Date: 06/13/2005 Period Ending: 06/04/2005 Pay Date: 06/17/2005 Week 24 Page 1
=====

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Liability Recap	Taxes Debited	Federal Income Tax	77,937.40				
		Earned Income Credit Advances	.00				
		Social Security - EE	24,442.19				
		Social Security - ER	25,442.38				
		Social Security Adj - EE	.19				
		Medicare - EE	7,276.72				
		Medicare - ER	7,276.70				
		Medicare Adj - EE	.05				
		Federal Unemployment Tax	722.66	-5999.2131			
		State Income Tax	11,586.38	-5999.2133			
		State Unemployment Insurance - EE	.00				
		State Unemployment/Disability Ins - ER	1,418.34	-5999.2134			
		State Unemployment Insurance Adj - EE	.00				
		State Disability Insurance - EE	.00				
		State Disability Insurance Adj - EE	.00				
		Workers' Benefit Fund Assessment - EE	.00				
		Workers' Benefit Fund Assessment - ER	.00				
		Local Income Tax	.00				
		School District Tax	.00				
=====							
Total Taxes Debited	Acct. No. 003299831836		157,103.01				
	Tran/ABA 061000052						
=====							
Other Transfers	ADP Direct Deposit	Acct. No. 3299831836	163,174.79				
		Tran/ABA 061000052					
=====							
Wage Garnishments	Acct. No. 003299831836		710.27	-5999.2115			
	Tran/ABA 061000052						
=====							
							Total Liability

Total Amount Debited From Your Accounts		320,988.07	320,988.07	
Bank Debits and Other Liability	Checks	203,946.94	-5999.2118	524,935.01
	Adjustments/Prepay/Voids	5,286.73	-5999.2118	530,221.74
Taxes - Your Responsibility	None This Payroll			530,221.74

Includes Adjustments that are your responsibility

[ADP GRAPHIC OMITTED] Statistical Summary Recap FRIEDMAN'S MGMT INC Company Code: 3HB Region Name: ATLANTA NATIONAL ACCCOUNTS Batch: 6324 Quarter Number: 2 Period Ending: 06/04/2005 Pay Date: 06/17/2005 Current Date: 06/13/2005 Week 24 Page 1

</TABLE>

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Liability Recap	Taxes Debited	Federal Income Tax	236,822.30				
		Earned Income Credit Advances	187.30-	236,635.00			5999.2130
		Social Security - EE	158,703.37				
		Social Security - ER	158,702.92				
		Social Security Adj - EE	.00				
		Medicare - EE	37,115.92	391,638.22			5999.2127
		Medicare - ER	37,116.01				
		Medicare Adj - EE	.00				
		Federal Unemployment Tax	5,230.95	-5999.2131			
		State Income Tax	84,315.15	-5999.2133			
		State Unemployment Insurance - EE	.00				
		State Unemployment/Disability Ins - ER	18,552.03	-5999.2134			
		State Unemployment Insurance Adj - EE	.00				
		State Disability Insurance - EE	.00				
		State Disability Insurance Adj - EE	.00				
		Workers' Benefit Fund Assessment - EE	.00				
		Workers' Benefit Fund Assessment - ER	.00				
		Local Income Tax	3,733.43	-5999.2135			
		School District Tax	.00				
		Total Taxes Debited		740,104.78			
		Acct. No. 003299831836					
		Tran/ABA 061000052					
Other Transfers	ADP Direct Deposit	Acct. No. 3299831836		356,536.86			
		Tran/ABA 026009593					
	Wage Garnishments	Acct. No. 003299831836		9,402.26	-5999.2115		Total Liability
		Tran/ABA 061000052					
	Total Amount Debited From Your Accounts			1,106,043.90		1,106,043.90	
Bank Debits and Other Liability	Checks		1,630,839.45	-5999.2118		2,736,883.35	
	Adjustments/Prepay/Voids		5,383.00	-5999.2118		2,742,266.35	
Taxes - Your Responsibility	None This Payroll					2,742,266.35	Includes Adjustments that are your responsibility

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<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>
Liability Recap	Taxes Debited	Federal Income Tax	93,412.98				
		Earned Income Credit Advances	.00	93,412.98			5999.2130
		Social Security - EE	26,553.16				
		Social Security - ER	26,553.13				
		Social Security Adj - EE	.00				
		Medicare - EE	8,148.55	69,403.43			5999.2127
		Medicare - ER	8,148.59				
		Medicare Adj - EE	.00				
		Federal Unemployment Tax	618.29	-5999.2131			
		State Income Tax	15,641.37	-5999.2133			
		State Unemployment Insurance - EE	.00				
		State Unemployment/Disability Ins - ER	1,303.99	-5999.2134			
		State Unemployment Insurance Adj - EE	.00				
		State Disability Insurance - EE	.00				
		State Disability Insurance Adj - EE	.00				
		Workers' Benefit Fund Assessment - EE	.00				
		Workers' Benefit Fund Assessment - ER	.00				
		Local Income Tax	.00				
		School District Tax	.00				
		Total Taxes Debited	Acct. No. 003299831836 Tran/ABA 061000052	180,380.06			
		Other Transfers	ADP Direct Deposit	Acct. No. 3299831836 Tran/ABA 061000052	213,220.17		
		Wage Garnishments	Acct. No. 003299831836 Tran/ABA 061000052	409.83	-5999.2115		Total Liability
		Total Amount Debited From Your Accounts			394,010.06		394,010.06
Bank Debits and Other Liability	Checks			196,429.76	-5999.2118		590,439.82
	Adjustments/Prepay/Voids			328.49	-5999.2118		590,768.31
Taxes - Your Responsibility	None This Payroll						590,768.31

Includes Adjustments that are your responsibility

</TABLE>

ATTACHMENT 5

CHECK REGISTER - HEALTH INSURANCE ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Date	Check Number	Payee	Purpose	Amount
------	--------------	-------	---------	--------

Due to the volume of data, the Debtors have omitted the information required under this attachment. However, such information will be provided upon request to either the United States Trustee or other interested person.

ATTACHMENT 5

CHECK REGISTER - SALES TAX ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

<TABLE>
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Date	Check Number	Payee	Purpose	Amount
<S> <C>	<C>	<C>	<C>	<C>
7/2/2005	Wire Transfer	Correct JE 14841894/183618	Sales Tax	2078.34
7/2/2005	Wire Transfer	WV Stx liab for 5/05 pd 6/05	Sales Tax	-30056.92
7/2/2005	Wire Transfer	FL S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-300445.16
7/2/2005	Wire Transfer	IN S&U tx lia for 5/05 pd 6/05	Sales Tax	-118967.76
7/2/2005	Wire Transfer	MD S&U Tx lia for 5/05 pd 6/05	Sales Tax	-39618.06
7/2/2005	Wire Transfer	KY S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-100659.57
7/2/2005	Wire Transfer	FL Doc lia for 5/05 pd 6/05	Sales Tax	-6207.6
7/2/2005	Wire Transfer	GA FI S&U tx liab 5/05 pd 6/05	Sales Tax	-324406.5
7/2/2005	Wire Transfer	LA S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-69907
7/2/2005	Wire Transfer	UTx lia for GA HO 05 pd 6/05	Sales Tax	-20307.72
7/2/2005	Wire Transfer	SC S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-143397
7/2/2005	Wire Transfer	NC S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-130754.06
7/2/2005	Wire Transfer	NC Est S&U Tx for 6/06 pd 6/06	Sales Tax	-86373.35
7/2/2005	Wire Transfer	OK Stx Lia for 5/05 pd 6/05	Sales Tax	-52550.96
7/2/2005	Wire Transfer	OK Est S&U Tx for 06 pd 06/05	Sales Tax	-12663.73
7/2/2005	Wire Transfer	OK Utx Lia for 5/05 pd 6/05	Sales Tax	-1324.92
7/2/2005	Wire Transfer	OH STx Lia for 5/05 pd 06/05	Sales Tax	-20266.88
7/2/2005	Wire Transfer	OH 1st Est Stx for 6/05 pd 5	Sales Tax	-6538.93
7/2/2005	Wire Transfer	OH 2nd Est Stx Pay for 6/05	Sales Tax	-6538.93
7/2/2005	Wire Transfer	AL Utx lia for 5/05 pd 6/05	Sales Tax	-1831.46
7/2/2005	Wire Transfer	AL local S&U tax lia for 5/05	Sales Tax	-10408.1
7/2/2005	Wire Transfer	AL Stx Lia for 5/05 EFT 6/05	Sales Tax	-61461.28
7/2/2005	Wire Transfer	VA S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-100866.73
7/2/2005	Wire Transfer	VA Est S&U Tx for 6/05 pd 6	Sales Tax	-88471
7/2/2005	Wire Transfer	AR S&U Tx Lia for 05/05 pd	Sales Tax	-25928
7/2/2005	Wire Transfer	AR 1st Est S&U Tx for 6/06	Sales Tax	-16154
7/2/2005	Wire Transfer	AR 2nd Est S&U Tx for 6/06	Sales Tax	-29900
7/3/2005	Wire Transfer	TN S&U Tx Lia for 5/05 pd 6/05	Sales Tax	-249802
7/4/2005	Wire Transfer	TX S&U tx lia for 5/05 pd 6/05	Sales Tax	-338867.88
7/5/2005	Wire Transfer	WV Utx Liab for 5/05 pd 6/05	Sales Tax	-499.96

(2,393,097.12)

</TABLE>

ATTACHMENT 5

CHECK REGISTER - HOME OFFICE EXPENSE ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129
 Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

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Date	Check Number	Payee	Purpose	Amount
<S>	<C>			<C>
04/29/2005		Back up withholding		4.31
05/31/2005		Back up withholding		4.46
		Rev True-up pc account bank fee-bked 2x		2.25
		Correct April booking error 2169 Wright Square		210.75
		Bank fee 0405		14.64
		Record April checks written		
		2172 Cheryl Crumely-supplies		28.47
		2173 Wright Square-lunch		165.92
		2174 Wright Square-lunch		271
		2175 Cheryl Crumely-supplies		12.18
		2176 Margaret Murphy-supplies		32.57
		2177 PC cash drawer replenish		150
		Record May checks written		
		2179 LIP'S		34.56
		2180 Ruby Tuesday's		139.97
		2182 Quizno's		58.99
		Bank fee 0505		14.45
				1144.52

</TABLE>

ATTACHMENT 5

CHECK REGISTER - STANDSTILL ESCROW ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129
 Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Date	Check Number	Payee	Purpose	Amount
------	--------------	-------	---------	--------

None

ATTACHMENT 5

 CHECK REGISTER - FJ FIDUCIARY ACCOUNT

Name of Debtor: Friedman's Inc. Case Number: 05-40129

 Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Date	Check Number	Payee	Purpose	Amount
----	-----	-----	-----	-----

None

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ATTACHMENT 5

 CHECK REGISTER - CITIGROUP CONCENTRATION ACCOUNT

<S> Name of Debtor: Friedman's Inc. Case Number: <C> 05-40129
 Reporting Period beginning May 29, 2005 and ending July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Date	Check Number	Payee	Purpose	Amount
----	-----	-----	-----	-----
		Citibank	LOC Payments	(13,158,165.21)
		Citibank	Accrue bank fees to be debited from account 072205	(615.00)
		Citibank	Accrue bank fees to be debited from account 072205	(15,247.00)
		Citibank	Service charges-overdraft interest	(35.79)
		Citibank	Service charges-April Maintenance fee (dr from Discover zba then transferred from Conc)	(1,723.00)
		Citibank	Service charges-Shortfall fee for minimum balance requirement (shb LOC acct)	(468.00)
		Citibank	Rev Service charges-Shortfall fee for minimum balance requirement (shb LOC acct)	468.00
		Citibank	Reclass interest payment from May (bked MD acct in error)	(165,347.04)

				(13,341,133.04)

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ATTACHMENT 6

 MONTHLY TAX REPORT

Name of Debtor: Friedman's Inc., et al. Case Number : 05-40129

TAXES OWED AND DUE

Report all unpaid post-petition taxes including Federal and State withholding FICA, State sales tax, property tax, unemployment tax, State Worker's compensation, etc.

Name of Taxing Authority	Date Payment Due	Description	Amount	Date Last Tax Return Filed
<S>	<C>		<C>	<C> <C>
Baldwin County S & U Tax Dept	07/20/05	Sales and Use Tax	928.61	06/20/05
City of Auburn, AL	07/20/05	Sales and Use Tax	658.78	06/20/05
City of Birmingham, AL	07/20/05	Sales and Use Tax	1,144.97	06/20/05
City of Fort Payne, AL	07/20/05	Sales and Use Tax	1,595.55	06/20/05
City of Huntsville, AL	07/20/05	Sales and Use Tax	3,392.84	06/20/05
City of Montgomery, AL	07/20/05	Sales and Use Tax	13.73	06/20/05
City of Pell City, AL	07/20/05	Sales and Use Tax	1,652.76	06/20/05
City of Prattville, AL	07/20/05	Sales and Use Tax	1,410.93	06/20/05
City of Tuscaloosa, AL	07/20/05	Sales and Use Tax	711.64	06/20/05
Cullman County AL S & U Tax	07/20/05	Sales and Use Tax	1,061.35	06/20/05
Dekalb Cty AL Revenue Commissioner	07/20/05	Sales and Use Tax	529.85	06/20/05
Jefferson Co AL Dept of Revenue	07/20/05	Sales and Use Tax	814.56	06/20/05
Montgomery County, AL	07/20/05	Sales and Use Tax	9.80	06/20/05
Shelby County AL	07/20/05	Sales and Use Tax	1,305.94	06/20/05
St Clair County AL	07/20/05	Sales and Use Tax	404.93	06/20/05
Madison County AL Tax Collector	07/20/05	Sales and Use Tax	481.62	06/20/05
Tuscaloosa Co AL Sales & Use Tax	07/20/05	Sales and Use Tax	713.14	06/20/05
Walker Co AL	07/20/05	Sales and Use Tax	1,222.07	06/20/05
AL Tax Trust Account-S&U Tax Division	07/20/05	Sales and Use Tax	14,449.24	06/20/05
Alabama Department of Revenue	07/20/05	Sales and Use Tax	36,775.69	06/20/05
Ascension Parish LA	07/20/05	Sales and Use Tax	1,730.11	06/20/05
Bossier City Parish LA	07/20/05	Sales and Use Tax	2,435.35	06/20/05
Caddo/Shreveport LA S&U Tax	07/20/05	Sales and Use Tax	7,192.39	06/20/05
Calcasieu Parish LA S&U Tax	07/20/05	Sales and Use Tax	3,509.35	06/20/05
City of & Parish of Baton Rouge LA	07/20/05	Sales and Use Tax	13,006.00	06/20/05
City of Natchitoches, LA	07/20/05	Sales and Use Tax	1,507.23	06/20/05
City of New Orleans, LA	07/20/05	Sales and Use Tax	986.00	06/20/05
Iberia Parish LA	07/20/05	Sales and Use Tax	1,973.91	06/20/05
Jefferson Davis Parish LA	07/20/05	Sales and Use Tax	3,132.92	06/20/05
Lafayette Parish LA	07/20/05	Sales and Use Tax	3,723.40	06/20/05
LaFourche Parish LA	07/20/05	Sales and Use Tax	2,641.36	06/20/05
Lincoln Parish LA	07/20/05	Sales and Use Tax	1,453.24	06/20/05
Livingston Parish LA	07/20/05	Sales and Use Tax	2,521.74	06/20/05
Parish of Rapides LA	07/20/05	Sales and Use Tax	1,629.13	06/20/05
Parish of St Tammany	07/20/05	Sales and Use Tax	2,146.90	06/20/05
Jefferson Parish LA (Sheriff Harry Lee)	07/20/05	Sales and Use Tax	3,579.11	06/20/05
St Landry Parish LA	07/20/05	Sales and Use Tax	2,410.49	06/20/05
Tangipahoa Parish LA	07/20/05	Sales and Use Tax	1,942.47	06/20/05
Monroe LA Tax & Rev Dept	07/20/05	Sales and Use Tax	4,265.00	06/20/05
Terrebonne Parish LA S&U Tax	07/20/05	Sales and Use Tax	1,662.72	06/20/05
Vermilion Parish LA S&U Tax	07/20/05	Sales and Use Tax	1,583.23	06/20/05
Vernon Parish LA S&U Tax	07/20/05	Sales and Use Tax	2,560.44	06/20/05
Kentucky State Treasurer	07/20/05	Sales and Use Tax	64,581.67	06/20/05
Missouri Department of Revenue	07/20/05	Sales and Use Tax	1,452.99	06/20/05
Oklahoma Tax Commission	07/20/05	Use Tax	0.00	06/20/05
Oklahoma Tax Commission	07/20/05	Sales Tax	10,005.29	06/20/05
South Carolina Department of Revenue	07/20/05	Sales and Use Tax	114,126.00	06/20/05
Mississippi Tax Commission	07/20/05	Sales and Use Tax	8,441.00	06/20/05
City of Panama City, FL	07/20/05	Sales and Use Tax	596.45	06/20/05
Louisiana Department of Revenue & Tax	07/20/05	Sales and Use Tax	55,522.00	06/20/05
Arkansas Department of Revenue	07/20/05	Sales and Use Tax	20,095.00	06/20/05
Delaware Division of Revenue	07/20/05	Gross Receipts Tax	0.00	06/20/05
Florida Department of Revenue	07/20/05	Documentary Stamps	6,531.35	06/20/05
Florida Department of Revenue	07/20/05	Sales and Use Tax	225,470.68	06/20/05
Georgia Department of Revenue	07/20/05	Sales and Use Tax	276,399.49	06/20/05
Georgia Department of Revenue	07/20/05	Use Tax	33,048.68	06/20/05
Illinois Department of Revenue	07/20/05	Sales and Use Tax	6,042.37	06/20/05
Indiana Department of Revenue	07/20/05	Sales and Use Tax	68,552.44	06/20/05
State of Maryland	07/20/05	Sales and Use Tax	25,671.78	06/20/05
North Carolina Department of Revenue	07/11/05	Sales and Use Tax	90,862.91	06/10/05
Ohio Department of Revenue	07/25/05	Sales and Use Tax	5,955.25	06/22/05
Tennessee Department of Revenue	07/20/05	Sales and Use Tax	161,344.00	06/20/05
Texas Department of Revenue	07/20/05	Sales and Use Tax	203,973.77	06/20/05
Virginia Department of Revenue	07/20/05	Sales and Use Tax	7,890.00	06/20/05
West Virginia Department of Revenue	07/18/05	Sales and Use Tax	25,925.58	06/15/05

1,549,359.19
=====

</TABLE>

ATTACHMENT 7

SUMMARY OF OFFICER OR OWNER COMPENSATION

SUMMARY OF PERSONNEL AND INSURANCE COVERAGES

Name of Debtor: Friedman's Inc., et al. Case Number : 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Report all forms of compensation received by or paid on behalf of the Officer or Owner during the month. Include car allowances, payments to retirement plans, loan repayments, payments of Officer/Owner's personal expenses, insurance premium payments, etc. Do not include reimbursement for business expenses Officer or Owner incurred and for which detailed receipts are maintained in the accounting records.

Name of Officer or Owner	Title	Payment Description	Amount Paid	Date
<S>	<C>	<C>	<C>	<C>
Romano,Pamela J	President and COO	Signing Bonus	40,000.00	5/31/2005
Cusano,Samuel	Chief Executive Officer	Salary	28,846.16	6/3/2005
Maher,Kenneth	Chief Financial Officer	Salary	11,538.46	6/3/2005
Moore,Charles S	Chief Administrative Officer	Salary	13,461.54	6/3/2005
Romano,Pamela J	President and COO	Salary	19,230.77	6/3/2005
Cusano,Samuel	Chief Executive Officer	Salary	28,846.16	6/17/2005
Maher,Kenneth	Chief Financial Officer	Salary	11,538.46	6/17/2005
Moore,Charles S	Chief Administrative Officer	Salary	13,461.54	6/17/2005
Romano,Pamela J	President and COO	Salary	19,230.77	6/17/2005
Romano,Pamela J	President and COO	Signing Bonus	40,000.00	7/1/2005
Cusano,Samuel	Chief Executive Officer	Auto Allowance	750.00	7/1/2005
Cusano,Samuel	Chief Executive Officer	Salary	28,846.16	7/1/2005
Maher,Kenneth	Chief Financial Officer	Salary	11,538.46	7/1/2005
Moore,Charles S	Chief Administrative Officer	Auto Allowance	500.00	7/1/2005
Moore,Charles S	Chief Administrative Officer	Salary	13,461.54	7/1/2005
Romano,Pamela J	President and COO	Auto Allowance	600.00	7/1/2005
Romano,Pamela J	President and COO	Salary	19,230.77	7/1/2005

PERSONNEL REPORT

	Full Time	Part Time
Number of Employees at beginning of period	2,311	1,459
Number hired during the period	176	216
Number terminated or resigned during period	469	652
Number of employees on payroll at end of period	2,956	2,327

CONFIRMATION OF INSURANCE

List all policies of insurance in effect, including but not limited to workers' compensation, liability, fire, theft, comprehensive, vehicle, health and life. For the first report, attach a copy of the declaration sheet for each type of insurance. For subsequent reports, attach a certificate of insurance for any policy in which a change occurs during the month (new carrier, increased policy limits, renewal, etc.)

Agent and/or Carrier	Phone Number	Policy Number	Coverage Type	Expiration Date	Date Premium Due
(Palmer & Cay) Fireman's Fund Insurance Co.	912-231-6961	MZC80410069	General Liability Policy	9/1/2005	9/1/2005
(Palmer & Cay) Fireman's Fund Insurance Co.	912-231-6961	WZC80924901	Workers Compensation Policy	9/1/2005	9/1/2005
(Palmer & Cay) Fireman's Fund Insurance Co.	912-231-6961	MZA80245532	Automobile Policy	9/1/2005	9/1/2005
(Palmer & Cay) Fireman's Fund Insurance Co.	888-347-3428	XYM86462652	Umbrella Policy	9/1/2005	9/1/2005
(Palmer & Cay) Fireman's Fund Insurance Co.	912-231-6961	MZI97704804	Property/Jewelers Block Policy	9/1/2005	9/1/2005
(Palmer & Cay) U.S. Fire Insurance Company	912-231-6961	2450048859	Excess Property	9/1/2005	9/1/2005
(Palmer & Cay) Great American	912-231-6961	SAA5543947	Crime Policy	7/22/2005	7/22/2005
(Palmer & Cay) National Union Fire Insurance Co.	912-231-6961	005581251	Employment Practices Liability	7/22/2005	7/22/2005
(Palmer & Cay) National Union Fire Insurance Co.	912-231-6961	05581253	Fiduciary Liability	7/22/2005	7/22/2005
AIG South	212-345-3716	005482471	D&O	7/22/2005	7/22/2005
HCC Global Financial Products	212-345-3716	24-MGU-04-A4085	D&O	7/22/2005	7/22/2005
AIG SPECIALTY Lines	212-345-3716	005538983	D&O	7/22/2005	7/22/2005
Ohio Bureau of Workers Compensation		1165234-0	Workers Compensation	6/30/2005	7/31/2005

West Virginia Workers Compensation Commission	97000606	Policy Workers Compensation Policy	6/30/2005	7/31/2005
Ohio Bureau of Workers Compensation	1165234-0	Workers Compensation Policy	12/31/2005	2/28/2006
West Virginia Workers Compensation Commission	97000606	Workers Compensation Policy	9/30/2005	10/31/2005

Policy Type	Date Lapsed	Date Reinstated	Reason for Lapse
----	-----	-----	-----
None			

Check here if U.S. Trustee has been listed as a Certificate Holder for all insurance policies.

</TABLE>

ATTACHMENT 8

SIGNIFICANT DEVELOPMENTS DURING REPORTING PERIOD

Name of Debtor: Friedman's Inc., et al. Case Number: 05-40129

Reporting Period beginning May 29, 2005 and ending July 2, 2005

Information to be provided on this page, includes, but is not limited to: (1) financial transactions that are not reported on this report, such as the sale of real estate (attach closing statement); (2) non-financial transactions., such as the substitution of assets or collateral, (3) modifications to loan agreements; (4) change in senior management, etc. Attach any relevant documents.

Financial Transactions

None

Non-Financial Transactions

None

Modifications to Loan Agreements

None

Changes in Senior Management

None

Other

None

We anticipate filing a Plan of Reorganizaiton and Disclosure Statement in early August, 2005.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:	)	Case No.	05-40130
)		-----
FI STORES LIMITED	)	Judge	Hon. Lamar W. Davis, Jr.
PARTNERSHIP, et al.)		-----
	)	Chapter	11
)		--
Debtor)		

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number:

Friedman's Inc.
 171 Crossroads Parkway
 Savannah, Georgia 31422
 (912) 233-9333

Attorney's Address and Phone Number:

John Wm. Butler, Jr.
 George N. Panagakis
 Timothy P. Olson
 SKADDEN, ARPS, SLATE, MEAGHER
 & FLOM LLP
 333 West Wacker Drive, Suite 2100
 Chicago, Illinois 60606-1285

/s/ Matthew Mills

Attorney for Debtor's
 Kathleen Horne
 Dolly Chisholm
 Matthew Mills
 INGLESBY, FALLIGANT, HORNE,
 COURINGTON & CHISHOLM,
 A Professional Corporation
 17 West McDonough Street
 P.O. Box 1368
 Savannah, Georgia 31402-1368
 (912) 232-7000

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

<TABLE>
 <CAPTION>

FI Stores Limited Partnership

Statement of Cash Receipts and Disbursements

Jun-05

	Month	YTD
<S>	<C>	<C>
Beginning Balance	0	0
Cash deposits	5,498,313	37,301,607
Credit card collections	3,407,162	21,952,782
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	(8,905,475)	(59,254,389)
Other deposits	0	0
Total cash receipts	0	(0)
Total cash available	0	(0)
Merchandise payments	1,907,704	13,008,449
Rent	1,101,798	3,705,517
Advertising	131,818	2,907,660
Jewelry repair	234,929	1,465,529
Customer refunds	66,619	537,494
Utilities and telephone	127,627	638,553
Employee travel	10,899	86,101
Benefits and benefit administration	74,582	635,052
Freight and inventory distribution	76,160	542,885
Capital expenditures	115,484	191,949
Taxes and licenses	89,504	1,003,430
Ordinary course professionals	0	0
Credit and collection expenses	411,917	593,581

Payroll	2,360,050	9,907,819
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	607,847	2,577,316
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	84,623	182,472
Line of credit paydowns	0	0
Intercompany transfers	(9,941,432)	(44,356,385)
Other disbursements	2,539,871	6,372,579

Total cash disbursements	----- 0	----- 0
Ending cash balance	----- 0 =====	----- (0) =====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005 /s/ Ken Maher

Chief Financial Officer

</TABLE>

Name of Debtor: FI Stores Limited Partnership Case Number: 05-40130

Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

- Attachment 1
- Attachment 2
- Attachment 3
- Attachment 4
- Attachment 5
- Attachment 6
- Attachment 7
- Attachment 8

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:) Case No. 05-40131
)
FRIEDMAN'S FLORIDA) Judge Hon. Lamar W. Davis, Jr.
PARTNERSHIP, et al.)
) Chapter 11
)
Debtor)

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FOR THE PERIOD

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number:	Attorney's Address and Phone Number:
Friedman's Inc. 171 Crossroads Parkway Savannah, Georgia 31422 (912) 233-9333	John Wm. Butler, Jr. George N. Panagakis Timothy P. Olson SKADDEN, ARPS, SLATE, MEAGHER & FLOM LLP 333 West Wacker Drive, Suite 2100

/s/ Matthew Mills

 Attorney for Debtor's
 Kathleen Horne
 Dolly Chisholm
 Matthew Mills
 INGLESBY, FALLIGANT, HORNE,
 COURINGTON & CHISHOLM,
 A Professional Corporation
 17 West McDonough Street
 P.O. Box 1368
 Savannah, Georgia 31402-1368
 (912) 232-7000

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

<TABLE>
 <CAPTION>

Friedman's Florida Partnership
 Statement of Cash Receipts and Disbursements
 Jun-05

	Month	YTD
<S>	<C>	<C>
Beginning Balance	0	0
Cash deposits	1,558,577	10,573,684
Credit card collections	965,810	6,222,835
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	(2,524,387)	(16,796,519)
Other deposits	0	0
	-----	-----
Total cash receipts	0	0
	-----	-----
Total cash available	0	0
Merchandise payments	536,542	3,658,626
Rent	411,460	1,383,803
Advertising	38,447	848,068
Jewelry repair	66,074	412,180
Customer refunds	18,884	152,361
Utilities and telephone	37,749	188,868
Employee travel	690	5,450
Benefits and benefit administration	19,456	165,666
Freight and inventory distribution	21,420	152,687
Capital expenditures	43,127	71,682
Taxes and licenses	25,371	284,437
Ordinary course professionals	0	0
Credit and collection expenses	116,764	168,259
Payroll	615,665	2,584,648
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	172,303	730,577
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	22,075	47,601
Line of credit paydowns	0	0
Intercompany transfers	(2,860,366)	(12,647,200)
Other disbursements	714,339	1,792,288
	-----	-----
Total cash disbursements	0	(0)

Ending cash balance

0
=====

0
=====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005

/s/ Ken Maher

Chief Financial Officer

</TABLE>

Name of Debtor: Friedman's Florida Partnership Case Number: 05-40131

Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

- Attachment 1
- Attachment 2
- Attachment 3
- Attachment 4
- Attachment 5
- Attachment 6
- Attachment 7
- Attachment 8

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:) Case No. 05-40132
)
 FCJV HOLDING CORP.,) Judge Hon. Lamar W. Davis, Jr.
 et al.)
) Chapter 11
)
 Debtor)

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FOR THE PERIOD

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number:

Attorney's Address and Phone Number:

Friedman's Inc.
171 Crossroads Parkway
Savannah, Georgia 31422
(912) 233-9333

John Wm. Butler, Jr.
George N. Panagakis
Timothy P. Olson
SKADDEN, ARPS, SLATE, MEAGHER
& FLOM LLP
333 West Wacker Drive, Suite 2100
Chicago, Illinois 60606-1285

/s/ Matthew Mills

Attorney for Debtor's
Kathleen Horne
Dolly Chisholm
Matthew Mills
INGLESBY, FALLIGANT, HORNE,
COURINGTON & CHISHOLM,
A Professional Corporation
17 West McDonough Street
P.O. Box 1368
Savannah, Georgia 31402-1368

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

<TABLE>
<CAPTION>

FCJV Holding Corp
Statement of Cash Receipts and Disbursements
Jun-05

	Month	YTD
<S>	<C>	<C>
Beginning Balance	0	0
Cash deposits	0	0
Credit card collections	0	0
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	0	0
Other deposits	0	0
	-----	-----
Total cash receipts	0	0
	-----	-----
Total cash available	0	0
Merchandise payments	0	0
Rent	0	0
Advertising	0	0
Jewelry repair	0	0
Customer refunds	0	0
Utilities and telephone	0	0
Employee travel	0	0
Benefits and benefit administration	0	0
Freight and inventory distribution	0	0
Capital expenditures	0	0
Taxes and licenses	0	0
Ordinary course professionals	0	0
Credit and collection expenses	0	0
Payroll	0	0
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	0	0
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	0	0
Line of credit paydowns	0	0
Intercompany transfers	0	0
Other disbursements	0	0
	-----	-----
Total cash disbursements	0	0
	-----	-----
Ending cash balance	0	0
	=====	=====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005

/s/ Ken Maher

Chief Financial Officer

</TABLE>

Name of Debtor: FCJV Holding Corp. Case Number: 05-40132

Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

Attachment 1
Attachment 2
Attachment 3
Attachment 4
Attachment 5
Attachment 6
Attachment 7
Attachment 8

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:) Case No. 05-40133
) -----
FRIEDMAN'S BENEFICIARY) Judge Hon. Lamar W. Davis, Jr.
INC., et al.) -----
) Chapter 11
) --
Debtor)

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FOR THE PERIOD

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number:

Friedman's Inc.
171 Crossroads Parkway
Savannah, Georgia 31422
(912) 233-9333

Attorney's Address and Phone Number:

John Wm. Butler, Jr.
George N. Panagakis
Timothy P. Olson
SKADDEN, ARPS, SLATE, MEAGHER
& FLOM LLP
333 West Wacker Drive, Suite 2100
Chicago, Illinois 60606-1285

/s/ Matthew Mills

Attorney for Debtor's
Kathleen Horne
Dolly Chisholm
Matthew Mills
INGLESBY, FALLIGANT, HORNE,
COURINGTON & CHISHOLM,
A Professional Corporation
17 West McDonough Street
P.O. Box 1368
Savannah, Georgia 31402-1368
(912) 232-7000

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

<TABLE>
<CAPTION>

Friedman's Beneficiary Inc.

Statement of Cash Receipts and Disbursements

Jun-05

	Month	YTD
<S>	<C>	<C>
Beginning Balance	0	0
Cash deposits	0	0
Credit card collections	0	0
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	0	0
Other deposits	0	0
	-----	-----
Total cash receipts	0	0
	-----	-----
Total cash available	0	0
Merchandise payments	0	0
Rent	0	0
Advertising	0	0
Jewelry repair	0	0
Customer refunds	0	0
Utilities and telephone	0	0
Employee travel	0	0
Benefits and benefit administration	0	0
Freight and inventory distribution	0	0
Capital expenditures	0	0
Taxes and licenses	0	0
Ordinary course professionals	0	0
Credit and collection expenses	0	0
Payroll	0	0
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	0	0
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	0	0
Line of credit paydowns	0	0
Intercompany transfers	0	0
Other disbursements	0	0
	-----	-----
Total cash disbursements	0	0
	-----	-----
Ending cash balance	0	0
	=====	=====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005

/s/ Ken Maher

Chief Financial Officer

</TABLE>

Name of Debtor: Friedman's Beneficiary Inc. Case Number: 05-40133

Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

Attachment 1
Attachment 2
Attachment 3
Attachment 4
Attachment 5
Attachment 6
Attachment 7
Attachment 8

UNITED STATES BANKRUPTCY COURT
 SOUTHERN DISTRICT OF GEORGIA
 SAVANNAH DIVISION

In re:) Case No. 05-40134
) -----
 FRIEDMAN'S HOLDING CORP.,) Judge Hon. Lamar W. Davis, Jr.
 et al.) -----
) Chapter 11
)
 Debtor)

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FOR THE PERIOD

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number: Attorney's Address and Phone Number:

Friedman's Inc.
 171 Crossroads Parkway
 Savannah, Georgia 31422
 (912) 233-9333

John Wm. Butler, Jr.
 George N. Panagakis
 Timothy P. Olson
 SKADDEN, ARPS, SLATE, MEAGHER
 & FLOM LLP
 333 West Wacker Drive, Suite 2100
 Chicago, Illinois 60606-1285

/s/ Matthew Mills

Attorney for Debtor's
 Kathleen Horne
 Dolly Chisholm
 Matthew Mills
 INGLESBY, FALLIGANT, HORNE,
 COURINGTON & CHISHOLM,
 A Professional Corporation
 17 West McDonough Street
 P.O. Box 1368
 Savannah, Georgia 31402-1368
 (912) 232-7000

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

Friedman's Holding Corp.

Statement of Cash Receipts and Disbursements

Jun-05

	Month	YTD
Beginning Balance	0	0
Cash deposits	0	0
Credit card collections	0	0
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	0	0
Other deposits	0	0
	-----	-----
Total cash receipts	0	0
	-----	-----
Total cash available	0	0
Merchandise payments	0	0
Rent	0	0

Advertising	0	0
Jewelry repair	0	0
Customer refunds	0	0
Utilities and telephone	0	0
Employee travel	0	0
Benefits and benefit administration	0	0
Freight and inventory distribution	0	0
Capital expenditures	0	0
Taxes and licenses	0	0
Ordinary course professionals	0	0
Credit and collection expenses	0	0
Payroll	0	0
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	0	0
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	0	0
Line of credit paydowns	0	0
Intercompany transfers	0	0
Other disbursements	0	0

Total cash disbursements	-----	-----
	0	0
Ending cash balance	-----	-----
	0	0
	=====	=====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005

/s/ Ken Maher

Chief Financial Officer

Name of Debtor: Friedman's Holding Corp. Case Number: 05-40134

Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

- Attachment 1
- Attachment 2
- Attachment 3
- Attachment 4
- Attachment 5
- Attachment 6
- Attachment 7
- Attachment 8

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:	)	Case No.	05-40135
)		-----
FRIEDMAN'S INVESTMENTS	)	Judge	Hon. Lamar W. Davis, Jr.
LLC, et al.)		-----
	)	Chapter	11
Debtor)		
-----)		

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)

FOR THE PERIOD

FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number: Attorney's Address and Phone Number:

Friedman's Inc.
 171 Crossroads Parkway
 Savannah, Georgia 31422
 (912) 233-9333

John Wm. Butler, Jr.
 George N. Panagakis
 Timothy P. Olson
 SKADDEN, ARPS, SLATE, MEAGHER
 & FLOM LLP
 333 West Wacker Drive, Suite 2100
 Chicago, Illinois 60606-1285

/s/ Matthew Mills

 Attorney for Debtor's
 Kathleen Horne
 Dolly Chisholm
 Matthew Mills
 INGLESBY, FALLIGANT, HORNE,
 COURINGTON & CHISHOLM,
 A Professional Corporation
 17 West McDonough Street
 P.O. Box 1368
 Savannah, Georgia 31402-1368
 (912) 232-7000

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

<TABLE>
 <CAPTION>

Friedman's Investments LLC
 Statement of Cash Receipts and Disbursements
 Jun-05

	Month	YTD
<S>	<C>	<C>
Beginning Balance	0	0
Cash deposits	0	0
Credit card collections	0	0
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	0	0
Other deposits	0	0
	-----	-----
Total cash receipts	0	0
	-----	-----
Total cash available	0	0
Merchandise payments	0	0
Rent	0	0
Advertising	0	0
Jewelry repair	0	0
Customer refunds	0	0
Utilities and telephone	0	0
Employee travel	0	0
Benefits and benefit administration	0	0
Freight and inventory distribution	0	0
Capital expenditures	0	0
Taxes and licenses	0	0
Ordinary course professionals	0	0
Credit and collection expenses	0	0
Payroll	0	0
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	0	0
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	0	0
Line of credit paydowns	0	0
Intercompany transfers	0	0
Other disbursements	0	0
	-----	-----
Total cash disbursements	0	0

Ending cash balance -----
0
===== -----
0
=====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005 /s/ Ken Maher

Chief Financial Officer

</TABLE>

Name of Debtor: Friedman's Investments LLC Case Number: 05-40135
Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

- Attachment 1
- Attachment 2
- Attachment 3
- Attachment 4
- Attachment 5
- Attachment 6
- Attachment 7
- Attachment 8

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
SAVANNAH DIVISION

In re:) Case No. 05-40136
)
FRIEDMAN'S MANAGEMENT) Judge Hon. Lamar W. Davis, Jr.
CORP., et al.)
) Chapter 11
)
Debtor)

DEBTOR'S MONTHLY OPERATING REPORT (BUSINESS)
FOR THE PERIOD
FROM May 29, 2005 TO July 2, 2005

Comes now the above-named debtor and files its Monthly Operating Reports in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Debtor's Address and Phone Number: Friedman's Inc.
171 Crossroads Parkway
Savannah, Georgia 31422
(912) 233-9333

Attorney's Address and Phone Number: John Wm. Butler, Jr.
George N. Panagakis
Timothy P. Olson
SKADDEN, ARPS, SLATE, MEAGHER
& FLOM LLP
333 West Wacker Drive, Suite 2100
Chicago, Illinois 60606-1285

/s/ Matthew Mills

Attorney for Debtor's
Kathleen Horne
Dolly Chisholm
Matthew Mills
INGLESBY, FALLIGANT, HORNE,
COURINGTON & CHISHOLM,
A Professional Corporation
17 West McDonough Street
P.O. Box 1368

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee Office. Monthly Operating Reports must be filed by the 30th day of the following month.

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Friedman's Management Corp
Statement of Cash Receipts and Disbursements

Jun-05

	Monthly	YTD
<S>	<C>	<C>
Beginning Balance	400	400
Cash deposits	0	0
Credit card collections	0	0
Down payments/layaways	0	0
Sales tax	0	0
Borrowings on line of credit	0	0
Interbank transfers	0	0
Intercompany allocations	0	0
Other deposits	0	0
	-----	-----
Total cash receipts	0	0
	-----	-----
Total cash available	400	400
Merchandise payments	0	0
Rent	9,144	30,751
Advertising	0	0
Jewelry repair	0	0
Customer refunds	0	0
Utilities and telephone	13,781	67,797
Employee travel	0	0
Benefits and benefit administration	22,699	177,458
Freight and inventory distribution	0	0
Capital expenditures	0	0
Taxes and licenses	0	0
Ordinary course professionals	0	0
Credit and collection expenses	0	0
Payroll	718,276	2,668,824
Professional fees	0	0
Banking, interest and loan fees	0	0
Income taxes	0	0
Sales tax	0	0
American Bankers Ins Group	0	0
ACH/Debits/Charges	0	0
Healthcare	25,755	55,535
Line of credit paydowns	0	0
Intercompany transfers	(789,655)	(3,000,365)
Other disbursements	0	0
	-----	-----
Total cash disbursements	0	(0)
	-----	-----
Ending cash balance	400	400
	=====	=====

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 1st day of August, 2005

/s/ Ken Maher

Chief Financial Officer

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ATTACHMENT 4

MONTHLY SUMMARY OF BANK ACTIVITY - FRIEDMAN'S MGMT ACCOUNT

Name of Debtor:	Friedman's Inc.	Case Number:	05-40129
Reporting Period beginning	May 29, 2005	and ending	July 2, 2005

Attach a copy of current month bank statement and bank reconciliation to this Summary of Bank Activity. If bank accounts other than the three required by the United States Trustee Program are necessary, permission must be obtained from the United States Trustee prior to opening the accounts. Additionally, use of less than the three required bank accounts must be approved by the United States Trustee.

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Friedman's Management Acct # 3275522334
Friedman's Management Corp.
Bank of America
GL Acct # 5999.1012
July 2, 2005
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	GL --		
Beginning GL Balance	400.00	Ending Bank Balance	400.00
Ending Balances	----- 400.00 -----		----- 400.00 =====

Reconciling items:

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400.00
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=====
** If Closing Balance is negative, provide explanation

Not applicable

The following disbursements were paid in Cash (do not include items reported as Petty Cash on Attachment 4D (? Check here if cash disbursements were authorized by United States Trustee)

Date

None

TRANSFERS BETWEEN DEBTOR IN POSSESSION ACCOUNTS

"Total Amount of Outstanding Checks and other debits" listed above, includes:

Not applicable - there were no transfers out of this account during the period.

(a) The total of this line on Attachment 4A, 4B and 4C plus the total of 4D must equal the amount reportable as "Ending Balance" on Schedule of Receipts and Disbursements (Page MOR-2, Line 7)

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ATTACHMENT 5

CHECK REGISTER - FRIEDMAN'S MANAGEMENT ACCOUNT

Name of Debtor:	Friedman's Management Corp.	Case Number:	05-40136
Reporting Period beginning	May 29, 2005	and ending	July 2, 2005

Account for all disbursements, including voids, lost checks, stop payments etc. In the alternative, a computer generated check register can be attached to this report, provided all the information requested below is included.

Date	Check Number	Payee	Purpose	Amount
None				

</TABLE>

Name of Debtor: Friedman's Management Corp. Case Number: 05-40136

Reporting Period beginning May 29, 2005 and ending July 2, 2005

The following attachments are not applicable to this Debtor and are therefore not attached

- Attachment 1
- Attachment 2
- Attachment 3
- Attachment 6
- Attachment 7
- Attachment 8