

Officer: DANIEL COVER
(505)241-7116

Account # [REDACTED] 865
From: 3-31-07 To: 4-30-07
Days Analyzed: 030

CITY OF ALBUQUERQUE
ALBUQUERQUE HOUSING SERVICES
1840 UNIVERSITY SE
ALBUQUERQUE NM 87106

Lead Account: 1902865

COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance	832,138.24
Average Float	(3,364.69)
Average Daily Customer Collected Balance	828,773.55
Average Positive Customer Collected Balance	828,773.55
Reserve Requirement	(82,877.35)
Investable Balance	745,896.20
Earnings Credit	2,593.26
DDA/SAV/TIME Interest Paid	(1,668.90)

-----Settlement Summary-----

Earnings Credit	924.36
Analyzed Services	(381.72)
Excess Earnings Credit for Analyzed Services	542.64
Excess Balance Available for Investment	173,420.53

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.230	10.000	11.000	

-----Analyzed Services-----

Description of Services Rendered	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	1		8.00	2,556
Debits Posted		.115	193		22.19	7,091
Credits Posted		.150	100		15.00	4,793
ACH Debits Posted		.060	1		.06	19
ACH Credits Posted		.060	9		.54	172
On Us Items Fee		.040	5		.20	63
Local Items Fee		.060	141		8.46	2,703
Region 2 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	169		14.37	4,592
Cash Deposited/100	1/1	.060	866.990		52.01	16,621
ECash Stop Payment	1/1	10.000	3.000		30.00	9,587
ACH Orig'ntn Entry	1/1	1.100	808.000		80.80	25,822
Chargeback fee	1/1	2.500	4.000		10.00	3,195
VUFIRST CD	1/1	15.000	1.000		15.00	4,793
Monthly Repo Fee	1/1	75.000	1.000		75.00	23,969
First eCash CM	1/1	50.000	1.000		50.00	15,979

Total Analyzed Services	381.72
Total Balance Equivalent for Balance Based Fees	121,992

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ALBUQUERQUE HOUSING SERVICES
1840 UNIVERSITY SE
ALBUQUERQUE NM 87106

Lead Account: 1902865

Combined Accounts: 0001901923 0001902865 0002292785 0002692783

COMBINED COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance		2,282,506.47
Average Float	(	4,382.54)
Average Daily Customer Collected Balance		2,278,123.93
Average Positive Customer Collected Balance		2,278,123.93
Earnings Credit		7,128.33
DDA/SAV/TIME Interest Paid	(	4,506.37)

-----Settlement Summary-----

Earnings Credit		2,621.96
Analyzed Services	(	642.37)
Excess Earnings Credit for Analyzed Services		1,979.59
Excess Balance Available for Investment		632,650.68

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.230	10.000	11.000	

-----Analyzed Services-----

Description of Services	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	4		32.00	10,226
Debits Posted		.115	1507		173.30	55,384
Credits Posted		.150	138		20.70	6,615
ACH Debits Posted		.060	2		.12	38
ACH Credits Posted		.060	18		1.08	345
On Us Items Fee		.040	8		.32	102
Local Items Fee		.060	161		9.66	3,087
Region 2 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	188		15.99	5,110
Cash Deposited/100		.060	888.750		53.31	17,037
ECash Stop Payment	10.000		3.000		30.00	9,587
ACH Orig'ntn Entry		.100	808.000		80.80	25,822
Chargeback fee	2.500		4.000		10.00	3,195
VUFIRST CD	15.000		1.000		15.00	4,793
Monthly Repo Fee	75.000		2.000		150.00	47,938
First eCash CM	50.000		1.000		50.00	15,979

Total Analyzed Services	642.37
Total Balance Equivalent for Balance Based Fees	205,292

FIRST COMMUNITY BANK
P.O. BOX 3686
ALBUQUERQUE, NM

Officer: DANIEL COVER
(505)241-7116

Account # [REDACTED] 65
From: 3-31-07 To: 4-30-07
Days Analyzed: 030

CITY OF ALBUQUERQUE
ALBUQUERQUE HOUSING SERVICES
PUBLIC HOUSING
TREASURY DEPARTMENT
PO BOX 17
ALBUQUERQUE NM 87106

Lead Account: 1902865

COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance		832,138.24
Average Float	(	3,364.69)
Average Daily Customer Collected Balance		828,773.55
Average Positive Customer Collected Balance		828,773.55
Reserve Requirement	(82,877.35)
Investable Balance		745,896.20
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Excess Balance Available for Investment		173,420.53

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.230	10.000	11.000	

-----Analyzed Services-----

Description of Services Rendered	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	1		8.00	2,556
Debits Posted		.115	193		22.19	7,091
Credits Posted		.150	100		15.00	4,793
ACH Debits Posted		.060	1		.06	19
ACH Credits Posted		.060	9		.54	172
On Us Items Fee		.040	5		.20	63
Local Items Fee		.060	141		8.46	2,703
Region 2 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	169		14.37	4,592
Cash Deposited/100	1/1	.060	866.990		52.01	16,621
ECash Stop Payment	1/1	10.000	3.000		30.00	9,587
ACH Orig'ntn Entry	1/1	.100	808.000		80.80	25,822
Chargeback fee	1/1	2.500	4.000		10.00	3,195
VUFIRST CD	1/1	15.000	1.000		15.00	4,793
Monthly Repo Fee	1/1	75.000	1.000		75.00	23,969
First eCash CM	1/1	50.000	1.000		50.00	15,979

Total Analyzed Services	381.72
Total Balance Equivalent for Balance Based Fees	121,992

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COMBINED COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

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DDA/SAV/TIME Interest Paid	(4,506.37)

-----Settlement Summary-----

Earnings Credit		2,621.96
Analyzed Services	(	642.37)
Excess Earnings Credit for Analyzed Services		1,979.59
Excess Balance Available for Investment		632,650.68

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.230	10.000	11.000	

-----Analyzed Services-----

Description of	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Services Rendered						
Maintenance Fee		8.00	4		32.00	10,226
Debits Posted		.115	1507		173.30	55,384
Credits Posted		.150	138		20.70	6,615
ACH Debits Posted		.060	2		.12	38
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Region 4 Items Fee		.085	188		15.99	5,110
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ACH Orig'n'tn Entry		.100	808.000		80.80	25,822
Chargeback fee	2.500		4.000		10.00	3,195
VUFIRST CD	15.000		1.000		15.00	4,793
Monthly Repo Fee	75.000		2.000		150.00	47,938
First eCash CM	50.000		1.000		50.00	15,979

Total Analyzed Services		642.37
Total Balance Equivalent for Balance Based Fees		205,292

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Account # [REDACTED] 365
From: 2-28-07 To: 3-31-07
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ALBUQUERQUE HOUSING SERVICES
PUBLIC HOUSING
TREASURY DEPARTMENT
PO BOX 17
ALBUQUERQUE NM 87106

Lead Account: 1902865

COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance		3,087,764.45
Average Float	(	9,536.00)
Average Daily Customer Collected Balance		3,078,228.45
Average Positive Customer Collected Balance		3,078,228.45
Reserve Requirement	(	307,822.84)
Investable Balance		2,770,405.61
Earnings Credit		9,882.37
DDA/SAV/TIME Interest Paid	(	6,405.25)

-----Settlement Summary-----

Earnings Credit		3,477.12
Analyzed Services	(	372.44)
Excess Earnings Credit for Analyzed Services		3,104.68
Excess Balance Available for Investment		967,066.22

-----Rate Summary-----

Earnings	Reserve	Borrowed Funds	FDIC
Credit	Requirement	Book / Collected	Assessment
4.200	10.000	11.000	

-----Analyzed Services-----

Description of	Unit	Unit	Units	#No	Total	Balance
Services Rendered	Value	Price	Used	Chg	Price	Equivalent
Maintenance Fee		8.00	1		8.00	2,491
Debits Posted		.115	213		24.49	7,628
Credits Posted		.150	82		12.30	3,831
ACH Credits Posted		.060	9		.54	168
On Us Items Fee		.040	7		.28	87
Local Items Fee		.060	133		7.98	2,485
Region 1 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	172		14.62	4,553
Coin Withdrn/Wrapped1/1		.060	2,000		.12	37
Cash Deposited/100 1/1		.060	876,290		52.57	16,374
Currency Withdrn/100\$/100		.050	3,000		.15	46
ECash Stop Payment 1/1		10.000	9,000		90.00	28,033
ACH Orig'ntn Entry 1/1		.100	938,000		93.80	29,217
Chargeback fee 1/1		2.500	1,000		2.50	778
VUFIRST CD 1/1		15.000	1,000		15.00	4,672
First eCash CM 1/1		50.000	1,000		50.00	15,574

Total Analyzed Services	372.44
Total Balance Equivalent for Balance Based Fees	116,009

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TREASURY DEPARTMENT
PO BOX 17
ALBUQUERQUE NM 87106

Lead Account: 1902865

Combined Accounts: 0001901923 0001902865 0002292785 0002692783

COMBINED COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance	7,487,233.30
Average Float	(10,034.84)
Average Daily Customer Collected Balance	7,477,198.46
Average Positive Customer Collected Balance	7,477,198.46
Earnings Credit	24,004.86
DDA/SAV/TIME Interest Paid	(16,101.22)

-----Settlement Summary-----

Earnings Credit	7,903.64
Analyzed Services	(556.72)
Excess Earnings Credit for Analyzed Services	7,346.92
Excess Balance Available for Investment	2,288,467.14

-----Rate Summary-----

Earnings	Reserve	Borrowed Funds	FDIC
Credit	Requirement	Book / Collected	Assessment
4.200	10.000	11.000	

-----Analyzed Services-----

Description of	Unit	Unit	Units	#No	Total	Balance
Services Rendered	Value	Price	Used	Chg	Price	Equivalent
Maintenance Fee		8.00	4		32.00	9,967
Debits Posted		.115	1516		174.33	54,301
Credits Posted		.150	111		16.65	5,186
ACH Debits Posted		.060	2		.12	37
ACH Credits Posted		.060	21		1.26	392
On Us Items Fee		.040	8		.32	99
Local Items Fee		.060	157		9.42	2,934
Region 1 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	192		16.32	5,083
Coin Withdrn/Wrapped		.060	2,000		.12	37
Cash Deposited/100		.060	910,880		54.64	17,019
Currency Withdrn/100		.050	3,000		.15	46
ECash Stop Payment	10.000		9,000		90.00	28,033
ACH Orig'ntn Entry		.100	938,000		93.80	29,217
Chargeback fee		2.500	1,000		2.50	778
VUFIRST CD		15.000	1,000		15.00	4,672
First eCash CM		50.000	1,000		50.00	15,574

Total Analyzed Services	556.72
Total Balance Equivalent for Balance Based Fees	173,410

FIRST COMMUNITY BANK
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1840 UNIVERSITY SE
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COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance		3,087,764.45
Average Float	(9,536.00)
Average Daily Customer Collected Balance		3,078,228.45
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Reserve Requirement	(307,822.84)
Investable Balance		2,770,405.61
Earnings Credit		9,882.37
DDA/SAV/TIME Interest Paid	(	6,405.25)

-----Settlement Summary-----

Earnings Credit		3,477.12
Analyzed Services	(	372.44)
Excess Earnings Credit for Analyzed Services		3,104.68
Excess Balance Available for Investment		967,066.22

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.200	10.000	11.000	

-----Analyzed Services-----

Description of Services	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	1		8.00	2,491
Debits Posted		.115	213		24.49	7,628
Credits Posted		.150	82		12.30	3,831
ACH Credits Posted		.060	9		.54	168
On Us Items Fee		.040	7		.28	87
Local Items Fee		.060	133		7.98	2,485
Region 1 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	172		14.62	4,553
Coin Withdrn/Wrapped1/1		.060	2,000		.12	37
Cash Deposited/100 1/1		.060	876,290		52.57	16,374
Currency Withdrn/100\$/100		.050	3,000		.15	46
ECash Stop Payment 1/1	10.000		9,000		90.00	28,033
ACH Orig'ntn Entry 1/1	.100		938,000		93.80	29,217
Chargeback fee 1/1	2.500		1,000		2.50	778
VUFIRST CD 1/1	15.000		1,000		15.00	4,672
First eCash CM 1/1	50.000		1,000		50.00	15,574
Total Analyzed Services					372.44	
Total Balance Equivalent for Balance Based Fees						116,009

FIRST COMMUNITY BANK
 P.O. BOX 3686
 ALBUQUERQUE, NM

Officer: DANIEL COVER
 (505)241-7116

Account # [REDACTED] 2865
 From: 2-28-07 To: 3-31-07
 Days Analyzed: 031

CITY OF ALBUQUERQUE
 ALBUQUERQUE HOUSING SERVICES
 1840 UNIVERSITY SE
 ALBUQUERQUE NM 87106

Lead Account: 1902865

Combined Accounts: 0001901923 0001902865 0002292785 0002692783

COMBINED COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance	7,487,233.30
Average Float	(10,034.84)
Average Daily Customer Collected Balance	7,477,198.46
Average Positive Customer Collected Balance	7,477,198.46
Earnings Credit	24,004.86
DDA/SAV/TIME Interest Paid	(16,101.22)

-----Settlement Summary-----

Earnings Credit	7,903.64
Analyzed Services	(556.72)
Excess Earnings Credit for Analyzed Services	7,346.92
Excess Balance Available for Investment	2,288,467.14

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.200	10.000	11.000	

-----Analyzed Services-----

Description of Services Rendered	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	4		32.00	9,967
Debits Posted		.115	1516		174.33	54,301
Credits Posted		.150	111		16.65	5,186
ACH Debits Posted		.060	2		.12	37
ACH Credits Posted		.060	21		1.26	392
On Us Items Fee		.040	8		.32	99
Local Items Fee		.060	157		9.42	2,934
Region 1 Items Fee		.085	1		.09	28
Region 4 Items Fee		.085	192		16.32	5,083
Coin Withdrn/Wrapped		.060	2.000		.12	37
Cash Deposited/100		.060	910.880		54.64	17,019
Currency Withdrn/100		.050	3.000		.15	46
ECash Stop Payment	10.000		9.000		90.00	28,033
ACH Orig'ntn Entry		.100	938.000		93.80	29,217
Chargeback fee	2.500		1.000		2.50	778
VUFIRST CD	15.000		1.000		15.00	4,672
First eCash CM	50.000		1.000		50.00	15,574

Total Analyzed Services	556.72
Total Balance Equivalent for Balance Based Fees	173,410

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Account # XXXXXXXXXX865
From: 1-31-07 To: 2-28-07
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CITY OF ALBUQUERQUE
ALBUQUERQUE HOUSING SERVICES
PUBLIC HOUSING
TREASURY DEPARTMENT
PO BOX 17
ALBUQUERQUE NM 87106

Lead Account: 1902865

Combined Accounts: 0001901923 0001902865 0002292785 0002692783

COMBINED COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance		7,988,436.61
Average Float	(	7,062.12)
Average Daily Customer Collected Balance		7,981,374.49
Average Positive Customer Collected Balance		7,981,374.49
Earnings Credit		22,978.47
DDA/SAV/TIME Interest Paid	(	15,788.70)

-----Settlement Summary-----

Earnings Credit		7,189.77
Analyzed Services	(	520.49)
Excess Earnings Credit for Analyzed Services		6,669.28
Excess Balance Available for Investment		2,316,515.54

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.170	10.000	11.000	

-----Analyzed Services-----

Description of Services Rendered	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	4		32.00	11,114
Debits Posted		.115	1440		165.60	57,519
Credits Posted		.150	102		15.30	5,314
ACH Debits Posted		.060	1		.06	20
ACH Credits Posted		.060	25		1.50	521
On Us Items Fee		.040	18		.72	250
Local Items Fee		.060	156		9.36	3,251
Region 4 Items Fee		.085	202		17.17	5,963
Cash Deposited/100		.060	878.090		52.68	18,297
ECash Stop Payment	10.000		7.000		70.00	24,313
ACH Orig'ntn Entry		.100	811.000		81.10	28,169
Chargeback fee		2.500	4.000		10.00	3,473
VUFIRST CD		15.000	1.000		15.00	5,210
First eCash CM		50.000	1.000		50.00	17,367

Total Analyzed Services		520.49
Total Balance Equivalent for Balance Based Fees		180,787

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1840 UNIVERSITY SE
ALBUQUERQUE NM 87106

Lead Account: 1902865

COMMERCIAL ANALYSIS CHECKING

-----Analysis Summary-----

Average Daily Book Balance		3,230,455.55
Average Float	(	6,355.04)
Average Daily Customer Collected Balance		3,224,100.51
Average Positive Customer Collected Balance		3,224,100.51
Reserve Requirement	(	322,410.05)
Investable Balance		2,901,690.46
Earnings Credit		9,282.22
DDA/SAV/TIME Interest Paid	(	6,059.54)

-----Settlement Summary-----

Earnings Credit		3,222.68
Analyzed Services	(	340.22)
Excess Earnings Credit for Analyzed Services		2,882.46
Excess Balance Available for Investment		1,001,197.03

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.170	10.000	11.000	

-----Analyzed Services-----

Description of	Unit	Unit	Units	#No	Total	Balance
Services Rendered	Value	Price	Used	Chg	Price	Equivalent
Maintenance Fee		8.00	1		8.00	2,778
Debits Posted		.115	176		20.24	7,030
Credits Posted		.150	71		10.65	3,699
ACH Credits Posted		.060	14		.84	291
On Us Items Fee		.040	9		.36	125
Local Items Fee		.060	136		8.16	2,834
Region 4 Items Fee		.085	184		15.64	5,432
Cash Deposited/100	1/1	.060	837.190		50.23	17,446
ECash Stop Payment	1/1	10.000	7.000		70.00	24,313
ACH Orig'ntn Entry	1/1	.100	811.000		81.10	28,169
Chargeback fee	1/1	2.500	4.000		10.00	3,473
VUFIRST CD	1/1	15.000	1.000		15.00	5,210
First eCash CM	1/1	50.000	1.000		50.00	17,367

Total Analyzed Services					340.22	
Total Balance Equivalent for Balance Based Fees						118,172

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Average Float	(7,062.12)
Average Daily Customer Collected Balance		7,981,374.49
Average Positive Customer Collected Balance		7,981,374.49
Earnings Credit		22,978.47
DDA/SAV/TIME Interest Paid	(	15,788.70)

-----Settlement Summary-----

Earnings Credit		7,189.77
Analyzed Services	(	520.49)
Excess Earnings Credit for Analyzed Services		6,669.28
Excess Balance Available for Investment		2,316,515.54

-----Rate Summary-----

Earnings Credit	Reserve Requirement	Borrowed Funds Book / Collected	FDIC Assessment
4.170	10.000	11.000	

-----Analyzed Services-----

Description of Services Rendered	Unit Value	Unit Price	Units Used	#No Chg	Total Price	Balance Equivalent
Maintenance Fee		8.00	4		32.00	11,114
Debits Posted		.115	1440		165.60	57,519
Credits Posted		.150	102		15.30	5,314
ACH Debits Posted		.060	1		.06	20
ACH Credits Posted		.060	25		1.50	521
On Us Items Fee		.040	18		.72	250
Local Items Fee		.060	156		9.36	3,251
Region 4 Items Fee		.085	202		17.17	5,963
Cash Deposited/100		.060	878.090		52.68	18,297
ECash Stop Payment	10.000		7.000		70.00	24,313
ACH Orig'ntn Entry		.100	811.000		81.10	28,169
Chargeback fee		2.500	4.000		10.00	3,473
VUFIRST CD	15.000		1.000		15.00	5,210
First eCash CM	50.000		1.000		50.00	17,367

Total Analyzed Services					520.49	
Total Balance Equivalent for Balance Based Fees						180,787