

18. COMPLETE ITEMS ONLY IF JOB IS TEMPORARY		19. IF JOB IS UNIONIZED (Complete)	
a. No. of Openings To Be Filled By Aliens Under Job Offer	b. Exact Dates You Expect To Employ Alien		a. Number of Local
	From	To	
			b. Name of Local
			c. City and State

20. STATEMENT FOR LIVE-AT-WORK JOB OFFERS (Complete for Private Household Job ONLY)					
a. Description of Residence		b. No. Persons Residing at Place of Employment		c. Will free board and private room not shared with any-one be provided? ("X" one) <input type="checkbox"/> YES <input type="checkbox"/> NO	
("X" one) <input type="checkbox"/> House <input type="checkbox"/> Apartment	Number of Rooms	Adults	Children		Ages
			BOYS		
			GIRLS		

21: DESCRIBE EFFORTS TO RECRUIT U.S. WORKERS AND THE RESULTS. (Specify Sources of Recruitment by Name)

None to Date

22. Applications require various types of documentation. Please read PART II of the instructions to assure that appropriate supporting documentation is included with your application.

23. EMPLOYER CERTIFICATIONS

By virtue of my signature below, I HEREBY CERTIFY the following conditions of employment.

<p>a. I have enough funds available to pay the wage or salary offered the alien.</p> <p>b. The wage offered equals or exceeds the prevailing wage and I guarantee that, if a labor certification is granted, the wage paid to the alien when the alien begins work will equal or exceed the prevailing wage which is applicable at the time the alien begins work.</p> <p>c. The wage offered is not based on commissions, bonuses, or other incentives, unless I guarantee a wage paid on a weekly, bi-weekly or monthly basis.</p> <p>d. I will be able to place the alien on the payroll on or before the date of the alien's proposed entrance into the United States.</p>	<p>e. The job opportunity does not involve unlawful discrimination by race, creed, color, national origin, age, sex, religion, handicap, or citizenship.</p> <p>f. The job opportunity is not:</p> <p>(1) Vacant because the former occupant is on strike or is being locked out in the course of a labor dispute involving a work stoppage.</p> <p>(2) At issue in a labor dispute involving a work stoppage.</p> <p>g. The job opportunity's terms, conditions and occupational environment are not contrary to Federal, State or local law.</p> <p>h. The job opportunity has been and is clearly open to any qualified U.S. worker.</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

24. DECLARATIONS

DECLARATION OF EMPLOYER Pursuant to 28 U.S.C. 1746, I declare under penalty of perjury the foregoing is true and correct.

SIGNATURE 	DATE 11/21/94
NAME (Type or Print) Barbara Walters	TITLE President

AUTHORIZATION OF AGENT OF EMPLOYER I HEREBY DESIGNATE the agent below to represent me for the purposes of labor certification and I TAKE FULL RESPONSIBILITY for accuracy of any representations made by my agent.

SIGNATURE OF EMPLOYER	DATE
NAME OF AGENT (Type or Print)	ADDRESS OF AGENT (Number, Street, City, State, ZIP Code)

13161-M

PART B. STATEMENT OF QUALIFICATIONS OF ALIEN

FOR ADVICE CONCERNING REQUIREMENTS FOR ALIEN EMPLOYMENT CERTIFICATION: If alien is in the U.S., contact nearest office of Immigration and Naturalization Service. If alien is outside U.S., contact nearest U.S. Consulate.

IMPORTANT: READ ATTACHED INSTRUCTIONS BEFORE COMPLETING THIS FORM.

Print legibly in ink or use a typewriter. If you need more space to fully answer any questions on this form, use a separate sheet. Identify each answer with the number of the corresponding question. Sign and date each sheet.

1. Name of Alien (Family name in capital letters) First name Middle name Maiden name
 El Khader, Hani Hasan

2. Present Address (No., Street, City or Town, State or Province and ZIP Code) Country
 5229 Linden Road, #7313, Rockford, IL 61109

3. Type of Visa (If in U.S.)
 F1

4. Alien's Birthdate (Month, Day, Year) 5. Birthplace (City or Town, State or Province) Country 6. Present Nationality or Citizenship (Country)
 /69 Kuwait City, Kuwait Jordanian

7. Address in United States Where Alien Will Reside
 5229 Linden, #7313, Rockford, IL 61109

8. Name and Address of Prospective Employer if Alien has job offer in U.S. 9. Occupation in which Alien is Seeking Work
 Ameritrust Mortgage Corporation
 284 Virginia Street, Crystal Lake, IL 60014
 Mortgage Lending

10. "X" the appropriate box below and furnish the information required for the box marked

a. Alien will apply for a visa abroad at the American Consulate in _____ City in Foreign Country Foreign Country

b. Alien is in the United States and will apply for adjustment of status to that of a lawful permanent resident in the office of the Immigration and Naturalization Service at _____ City State
 Chicago, IL

11. Names and Addresses of Schools, Colleges and Universities Attended (Include trade or vocational training facilities)	Field of Study	FROM		TO		Degrees or Certificates Received
		Month	Year	Month	Year	
Northern Illinois Univ.	Finance	8.91		5.93		B.S.
Kishwaukee College	Business	8.89		5.91		A.S.
Amercian Inst. of Banking	Banking	8.93		Pending		Banking Diploma

SPECIAL QUALIFICATIONS AND SKILLS

12. Additional Qualifications and Skills Alien Possesses and Proficiency in the use of Tools, Machines or Equipment Which Would Help Establish if Alien Meets Requirements for Occupation in Item 9.

banking experience, cost accounting experience, quality assurance, and statistical analysis combined with financial expertise.

13. List Licenses (Professional, journeymen, etc.)

14. List Documents Attached Which are Submitted as Evidence that Alien Possesses the Education, Training, Experience, and Abilities Represented

College transcripts and certificates

Endorsements

(Make no entry in this section - FOR Government Agency USE ONLY)

DATE REC. DOL

O.T. & C.

(Items continued on next page)

15. WORK EXPERIENCE. List all jobs held during past three (3) years. Also, list any other jobs related to the occupation for which the alien is seeking certification as indicated in item 9.

A. NAME AND ADDRESS OF EMPLOYER

Amcore Financial, Inc. 501 Seventh Street, Rockford, IL 61104

NAME OF JOB	DATE STARTED		DATE LEFT		KIND OF BUSINESS
	Month	Year	Month	Year	
Quality and Operations Cost Analyst	July	93	Present		Banking, Mortgage, Investment

DESCRIBE IN DETAILS THE DUTIES PERFORMED, INCLUDING THE USE OF TOOLS, MACHINES, OR EQUIPMENT NO. OF HOURS PER WEEK
 40
 Support the development of quality assurance, billing, profit plan and performance reporting systems. Maintain corporate contingency planning and support the organization's product pricing and support Total Quality Management (TQM) at the Data Center.
 Conducting cost accounting and financial management analyses to support the above.
 Perform financial and quantitative analyses to assure accurate cost-benefit.

B. NAME AND ADDRESS OF EMPLOYER

Bank of Bahrain & Kuwait P.S.C. Kuwait, Safat

NAME OF JOB	DATE STARTED		DATE LEFT		KIND OF BUSINESS
	Month	Year	Month	Year	
Credit Administration Clerk	June	87	Nov.	88	Banking

DESCRIBE IN DETAIL THE DUTIES PERFORMED, INCLUDING THE USE OF TOOLS, MACHINES, OR EQUIPMENT NO. OF HOURS PER WEEK
 Administer the collection of fees and other front end fees charges on overdrafts and support the commercial lenders in their documentation process.
 Provided information to the marketing department on inquiries and credit investigation from other banks on DDSP and other customers.
 Compile monthly reports to central bank as part of the compliance procedures.

C. NAME AND ADDRESS OF EMPLOYER

NAME OF JOB	DATE STARTED		DATE LEFT		KIND OF BUSINESS
	Month	Year	Month	Year	

DESCRIBE IN DETAIL THE DUTIES PERFORMED, INCLUDING THE USE OF TOOLS, MACHINES, OR EQUIPMENT NO. OF HOURS PER WEEK

16. DECLARATIONS

DECLARATION OF ALIEN Pursuant to 28 U.S.C. 1746, I declare under penalty of perjury the foregoing is true and correct.

SIGNATURE OF ALIEN *Have H. El-Hade* **DATE** 11-18-94

AUTHORIZATION OF AGENT OF ALIEN I hereby designate the agent below to represent me for the purposes of labor certification and I take full responsibility for accuracy of any representations made by my agent.

SIGNATURE OF ALIEN **DATE**

NAME OF AGENT (Type or print) **ADDRESS OF AGENT (No., Street, City, State, ZIP Code)**

2



المملكة الأردنية الهاشمية
جواز سفر

THE HASHEMITE KINGDOM
OF JORDAN

PASSPORT

باسم صاحب الجلالة الملك
الجميع من لهم علاقة بهذا
تحتية

BY HIS MAJESTY THE KING
TO ALL WHOM IT MAY
CONCERN GREETING :

يُرَجَى من موظفي حكومة المملكة
الإردنية الهاشمية ومن ممثليها
في الخارج ومن جميع من لهم
علاقة بهذا الشأن أن يسهلوا
تمام هذا الجواز بحرية المرور
من غير تأخير أو عاقبة وأن
يبدوا له كل مسانعة أو حماية
قد يحتاج اليهما .

GOVERNMENT OFFICIALS OF
THE HASHEMITE KINGDOM OF
JORDAN, REPRESENTATIVES
ABROAD AND ALL THOSE
WHOM IT MAY CONCERN ARE
REQUIRED AND REQUESTED TO
ALLOW BEARER TO PASS
FREELY WITHOUT LET OR
HINDRANCE AND TO AFFORD
EVERY ASSISTANCE
AND PROTECTION OF WHICH
MAY STAND IN NEED.

صدر في عمان

Issued at AMMAN

بتاريخ 10/8/1992 1992/8/10

Date 10/8/1992

وزير الداخلية والجوازات

MINISTER OF INTERIOR/PASSPORTS

مدير عام الأحوال المدنية
والجوازات

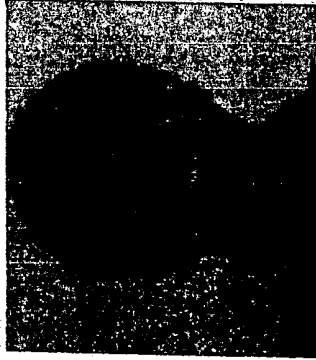
DIRECTOR GENERAL CIVIL REGISTRATION
AND PASSPORT DEPARTMENT

722

3



صورة حاميل الجواز
Photograph of bearer



اسم حاربه هاني حسن احمد محمد الخضمر

Name of bearer HANI H.A.M. EL KHADER

مكان الولادة الكويت KUWAIT

تاريخ الولادة 1969 1969/1/1

اسم الوالدة فوزية

Name of mother FAWZIEH

٦٠٩٣٧٣ د

7
RENEWALS

التجديدات
مدد هذا الجواز لولاية: ٢٠٠٢/٨/١

This passport is renewed until

10.8.2002

رقم التمديد: ١٧٤٩ ١٩٩٧/٨/٢١

التاريخ: 21.7.1997 ١٩٩٧/٨/٢١

رقم الوصول: الرسوم المدفوعة: ٢٠

٦٠٥٢٨٦
DIRECTOR GENERAL CIVIL REGISTRATION
AND PASSPORT DEPARTMENT
٦٠٩٣٢٣٣ د

6
COUNTRIES FOR WHICH
THIS PASSPORT IS VALID

البلد التي يمكن فيها
هذا الجواز

كافة الاقطار

ALL COUNTRIES



ينتهي العمل بهذا الجواز

10/8/1997 ١٩٩٧/٨/١٠

This passport expires

التاشيرات
١٢

12 VISAS

Departure Number
667238478 05

Immigration and Naturalization Service
I-94
Departure Record

PAROLED PURSUANT TO SEC. 212 (d) (5) OF THE I&N ACT.
PAROLED until: **Aug 07 1998**
Purpose: **AJOSJ2453**
(A) (2)

14. Family Name EL KHAD	[Port]	[Date] Aug 07 1998	[Officer] 69
15. First (Given) Name HANI	[Signature]		
17. Country of Citizenship Jordan			

See Other SideSTAPLE HERE

Name: Hani Hasan El-Khader

S.S.# [REDACTED] 4566

Form I-140

On behalf of Ameritrust Mortgage Corporation.

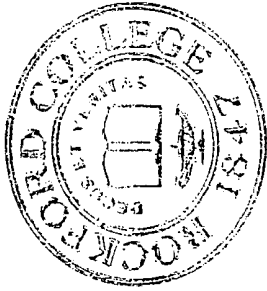
Education Documents

- * MBA Certificate - Rockford College
- * B.S. Certificate - Northern Illinois University
- * A.A. Certificate - Kishwaukee College
- * M.B.A. College transcript - Rockford College
- * B.S. College transcript - Northern Illinois University
- * A.A. College transcript - Kishwaukee College
- * A.A. Graduation Letter
- * American Institute of Banking - Class award Letter
- * American Institute of Banking - Classes transcript
- * Rock Valley College transcript - AIB Courses
- * Kishwaukee College - Work experience
- * Certificate of good conduct
- * Institute of Management Accountants Certificate
- * CA-EARL Certificate - Computer Associates
- * Computer Education Center - Computer classes
- * University of Kuwait - PC Class Certificate
- * English for Banking - Institute of Banking Studies - Kuwait

~~Work~~

Rockford College

Rockford



Illinois

On the recommendation of the Faculty, the Trustees of Rockford College
by the authority vested in them have conferred upon

Hani Hasan El-Hader

the degree of

Master of Business Administration

With all the rights and privileges pertaining to this degree.

Given at Rockford, in the State of Illinois, May 18th, 1997.



John A. Pollant
Chairman, Board of Trustees

William A. Shields
President of the College

Northwestern University De Kalb, Illinois

On recommendation of the President and Faculty,
the Board of Regents, by virtue of the authority vested in it,
has conferred on

Hani Hasan El-Khadar

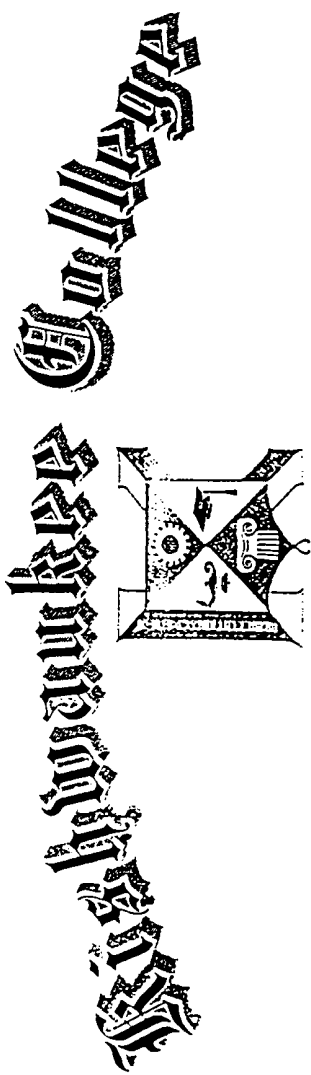
the degree of
Bachelor of Science

and has granted this Diploma as evidence thereof
this eighth day of May, 1993.

D Brewster Forbes
Chair, Board of Regents



John P. Donnet
President



upon recommendation of the President and Faculty has conferred upon

Hani Hasan Al-Khader

the degree of
Associate of Science

with all the rights, honors and privileges pertaining thereto.

In Witness Whereof, we herewith affix the signatures of the authorized officers and the Seal of the College at Chatham, Illinois, this 13th day of June, 1991.

John C. Robert
Chattaman, College Board

Lois Lundy
Secretary, College Board

Norman Jenkins
President of the College

ROCKFORD COLLEGE
 (RHS) 226-4070
 5050 EAST STATE STREET, ROCKFORD, ILLINOIS 61104-2393
 ACCREDITED BY THE NORTH CENTRAL ASSOCIATION
 OF COLLEGES AND SCHOOLS



THIS DOCUMENT HAS A BLEND OF RED, YELLOW AND BLUE INK BACKGROUND ON WHITE PAPER. BACK OF DOCUMENT HAS AN ARTIFICIAL WATERMARK, HOLD AT ANGLE TO VIEW.

NAME EL-KHADHER, HANI
 STUDENT NUMBER [REDACTED]-4566 BIRTH 1 [REDACTED]/69

COURSE NUMBER	COURSE TITLE	GRADE	CREDIT HOURS	QUALITY POINTS	NOTES
GRADUATE ACADEMIC RECORD					
HIGHER EDUCATION INSTITUTIONS: NORTHERN ILLINOIS UNIV (IL) KISHAUKEE COLLEGE					
DEGREES AWARDED: MASTER OF BUSINESS ADMINISTRATION ROCKFORD COLLEGE MAJOR: BUSINESS ADMINISTRATION MARK: 38/59 CUM GPA: 3.682					
PROGRAM: ROCKFORD COLLEGE MASTER OF BUSINESS ADMINISTRATION MAJOR: BUSINESS ADMINISTRATION					
TRANSFER CREDIT APPLIED TO 1995 FALL SEP 94 - DEC 94 NORTHERN ILLINOIS UNIV (IL) 3.00 RESEMIN IN IL 3.00 TRANSFER CREDIT TOTAL					
----- 1995 FALL -----					
BA -540	FINANCIAL MANAGEMENT	D	3.00	9.00	
ADMITTED PROGRAM: ROCKFORD COLLEGE MASTER OF BUSINESS ADMINISTRATION					
CURRENT CUMULATIVE AHS EHS QHS QPTS GPA 3.00 3.00 3.00 9.00 3.000 3.00 6.00 3.00 9.00 3.000					
***** NO FURTHER ENTRIES THIS COLUMN *****					
----- 1996 SPRING -----					
BA -504	BUSINESS MATH ECONOMY	A-	3.00	11.10	
BA -650	PRODUCTION MANAGEMENT	A-	3.00	11.10	
CURRENT CUMULATIVE AHS EHS QHS QPTS GPA 6.00 6.00 6.00 22.20 3.700 9.00 12.00 9.00 31.20 3.467					
----- 1996 SUMMER-1 -----					
BA -676	CHAOS & COMPLEXITY THRY	A-	3.00	11.10	
BA -510	LEGAL ENVIRONMENT OF BUS	A	3.00	12.00	
CURRENT CUMULATIVE AHS EHS QHS QPTS GPA 6.00 6.00 6.00 23.10 3.850 15.00 18.00 15.00 54.30 3.620					
----- 1996 FALL -----					
BA -503	MANAGERIAL ECONOMICS	A	3.00	12.00	
BA -550	MANAGEMENT THEORY	A	3.00	12.00	
BA -691	BUSINESS VALUATION	A-	3.00	11.10	
CURRENT CUMULATIVE AHS EHS QHS QPTS GPA 9.00 9.00 9.00 35.10 3.900 24.00 27.00 24.00 89.40 3.725					
----- 1997 SPRING -----					
BA -560	MARKETING COMMUNICATIONS	A	3.00	12.00	
BA -590	BUSINESS COMMUNICATIONS	A-	3.00	11.10	
BA -696	BUS PLANNING & STRATEGY	B	3.00	9.00	
CURRENT CUMULATIVE AHS EHS QHS QPTS GPA 9.00 9.00 9.00 32.10 3.567 33.00 36.00 33.00 121.50 3.682					
***** NO FURTHER ENTRIES THIS PAGE *****					

HANI EL-KHADHER
 AHMOURE FIJANCIAL-HS SUSAN WAGNER
 501 SEVENTH STREET
 ROCKFORD IL 61110
 PAGE 1 OF 2
 05/14/97
 OFFICIAL
 ACADEMIC RECORD

OFFICIAL TRANSCRIPTS BEAR SIGNATURE
 STAMP EMBOSSED WITH UNIVERSITY SEAL.

KEY: R - REPEATING COURSE
 * - COURSE NOT APPLIED TO CURRENT PROGRAM
 # - INITIAL STATISTICS INCLUDED IN CUMULATIVE STATISTICS
 (A) - HOURS HAVE BEEN ADJUSTED

FEDERAL LAW PROHIBITS ACCESS TO THIS RECORD BY ANY PARTY WITHOUT WRITTEN CONSENT OF THE STUDENT.

ACADEMIC TRANSCRIPT
 NAME EL-KHADER, HANI HASAN
 HIGH SCHOOL OUT OF COUNTRY H S
 DEGREES EARNED AT NORTHERN ILLINOIS UNIVERSITY
 B. S. MAY 08, 1993 MAJR: FINANCE
 ID NUMBER [REDACTED] -4566
 BIRTHDATE [REDACTED]
 DATE PRINTED 07/07/95
 PAGE 1

COURSE TITLE	DEPT.	COURSE	CREDIT	GRADE	COURSE TITLE	DEPT.	COURSE	CREDIT	GRADE
TRANSFER CREDIT FROM:									
KISHWAUKEE COLLEGE	MALTA	IL			COMMERCIAL BANK MGMT	FINA	450T	3.00	B
AUG 1989 - JUNE 1991	TRANSFER HOURS: 68.0				BUSINESS LAW	MGBE	312	3.00	B
					DATABASE MGMT BUS	OMIS	452	3.00	B
					TELE COMM FOR BUS	OMIS	460	3.00	W
TRANSFER CREDIT FROM:									
CUYAHOGA COMM COLL-EAST	WARRENSVILLE TWP	OH			UGR TERM HRS 12.0	GPA	3.000	CUM HRS	113.00
JAN 1989 - MAY 1989	TRANSFER HOURS: 0.0								GPA 3.0
					SPRING				
					FINANCIAL ACCY INFO	ACCY	306	3.00	C
					ADV COST MANAGEMENT	ACCY	431	3.00	C
BASIS FOR ADMISSION: A.A. DEGREE JUNE 13, 1991									
KISHWAUKEE COLLEGE, MALTA, ILLINOIS					SH-TRM FIN MGMT MDLG	FINA	330	3.00	B
SUMMER 1991					CPT BUDG LG-TRM FINA	FINA	430	3.00	W
PRINCIPLES OF MKTG	MKTG 310	3.00	C		STRATEGIC BUS PROBS	MGMT	468	3.00	B
UGR TERM HRS 3.0	GPA 2.000	CUM HRS 71.00	GPA 2.000		INDEP STUDY IN MANAGEMENT	MGMT	495	3.00	A
					YOGA	PHED	106	1.00	A
					KARATE	PHED	133	1.00	A
FALL 1991					UGR TERM HRS 17.0	GPA 2.940	CUM HRS 130.00	GPA 3.080	
INTERMED MICROECON	ECON 360	3.00	A		*****				
PRINCIPLES OF FINA	FINA 320	3.00	B		* BACHELOR OF SCIENCE				
PRINCIPLES OF MGMT	MGMT 333	3.00	C		* MAY 08, 1993				
INTRO BUS STATISTICS	OMIS 223	3.00	A		* FINANCE				
UGR TERM HRS 12.0	GPA 3.250	CUM HRS 83.00	GPA 3.000		* MAJOR: FINANCE				

SPRING 1992					ACCEPTED AS A STUDENT-AT-LARGE: AUGUST 29, 1994				
INTRO COST MANAGEMENT	ACCY 207	3.00	OW		FALL 1994				
INVESTMENT PRINC	FINA 340	3.00	B		RSCH IN IN&T				
FINA MARKETS & INST	FINA 350	3.00	B		GRD TERM HRS 3.0				
BUSI REPORT WRITING	MGBE 347	3.00	A		TECH 500				
PRINCIP OF OPER MGMT	OMIS 338	3.00	C		3.00 GPA 4.000				
UGR TERM HRS 12.0	GPA 3.000	CUM HRS 95.00	GPA 3.000		MET REQUIREMENTS OF SENATE BILL 195 1953				
					(CONTINUED)				
SUMMER 1992									
MANAGERIAL ACCY INFO	ACCY 307	3.00	A						
INFO SYS ORGANIZATNS	OMIS 451	3.00	A						
UGR TERM HRS 6.0	GPA 4.000	CUM HRS 101.00	GPA 3.180						
FALL 1992									
SURV OF INCOME TAXES	ACCY 389	3.00	B						

ISSUED TO STUDENT IN A SEALED ENVELOPE

ACADEMIC TRANSCRIPT | UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN | DEGREE, HONORS OUTLINE

NAME EL-KHADER, HANI HASAN		ID NUMBER [REDACTED]-4566	BIRTHDATE	DATE PRINTED	PAGE 2
DEGREES EARNED AT NORTHERN ILLINOIS UNIVERSITY					
COURSE TITLE	DEPT.	COURSE	CREDIT	GRADE	COURSE TITLE

(SCHOOL CODE, SECTION 27-3).
-----END OF COURSE INFORMATION-----

Handwritten signature

JUL 7 2016

ISSUED TO STUDENT IN
A SEALED ENVELOPE

JUN-17-1993 09:15 FROM

TO

19617745 P.02

KISHWAUKEE COLLEGE

MALTA, ILLINOIS 60150

PHONE 815-825-2086

ACADEMIC TRANSCRIPT



EL-KHADER, HANI HASAN
I.D. Number: [REDACTED] 4566

Date: 06-01-93

Birth Date: [REDACTED] 1969
Sex: MALE

High School: FOREIGN COUNTRY
Grad Date: 1988

Course	Description	Cr Hrs	Grade	Hrs Att	Hrs Ern	Grd Pts	GPA
FALL SEMESTER 1989							
BUS 101	INTRO BUSINESS	3.00	A	3.00	3.00	12.00	
ENG 097	WRITING IMPROVE	3.00	A	3.00	3.00	12.00	
MAT 130	INTERMED ALGEBRA	3.00	A	3.00	3.00	12.00	
MM 149	INTRO MARKETING	3.00	A	3.00	3.00	12.00	
Term Totals:				12.00	12.00	48.00	4.000
SPRING SEMESTER 1990							
ACC 121	ELEM ACCOUNT I	3.00	A	3.00	3.00	12.00	
DP 123	BUS PROGRAMMING	3.00	B	3.00	3.00	9.00	
ENG 103	RHETORIC & COMP	3.00	B	3.00	3.00	9.00	
MAT 210	FINITE MATH	3.00	B	3.00	3.00	9.00	
Term Totals:				12.00	12.00	39.00	3.250
INTERSESSION 1990							
CHE 110	BASIC CHEMISTRY	3.00	W	0.00	0.00	0.00	
Term Totals:				0.00	0.00	0.00	0.000
SUMMER SESSION 1990							
ECO 261	PRIN MICROECON	3.00	C	3.00	3.00	6.00	
MAT 211	CALCULUS-BUS/SS	3.00	A	3.00	3.00	12.00	
SPE 100	FUND OF SPEECH	3.00	B	3.00	3.00	9.00	
Term Totals:				9.00	9.00	27.00	3.000
FALL SEMESTER 1990							
ACC 122	ELEM ACCOUNT II	4.00	A	4.00	4.00	16.00	
CHE 110	BASIC CHEMISTRY	3.00	A	3.00	3.00	12.00	
CHE 111	BASIC CHEM LAB	1.00	A	1.00	1.00	4.00	
ECO 260	PRIN MACROECON	3.00	A	3.00	3.00	12.00	
ORN 120	ORIENTATION	1.00	A	1.00	1.00	4.00	
PE 109	VOLLEYBALL	1.00	A	1.00	1.00	4.00	
THE 203	INTRO TO THEATRE	3.00	B	3.00	3.00	9.00	
Term Totals:				16.00	16.00	61.00	3.812

Jan C. Martin
Director of Admissions

KISHWAUKEE COLLEGE

MALTA, ILLINOIS 60150

PHONE 815-825-2086

ACADEMIC TRANSCRIPT



EL-KHADER, HANI HASAN

I.D. Number: [REDACTED] 4566

Date: 06-01-93

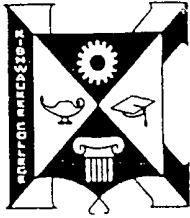
Course	Description	Cr Hrs	Grade	Hrs Att	Hrs Ern	Grd Pts	GPA	
SPRING SEMESTER 1991								
ART 282	INTRO VISUAL ART	3.00	A	3.00	3.00	12.00		
BUS 256	BUSINESS LAW	3.00	A	3.00	3.00	12.00		
ENG 104	COMP & LITERATUR	3.00	B	3.00	3.00	9.00		
PE 139	SELF DEFENSE	1.00	PX	0.00	1.00	0.00		
PHY 150	INTRO PHYSICS	3.00	B	3.00	3.00	9.00		
PHY 151	INTRO PHY LAB	1.00	A	1.00	1.00	4.00		
PSY 102	INTRO PSYCHOLOGY	3.00	B	3.00	3.00	9.00		
Term Totals:				16.00	17.00	55.00	3.437	
INTERSESSION 1991								
PE 160	FIRST AID	2.00	A	2.00	2.00	8.00		
SOC 170	INTRO SOCIOLOGY	3.00	B	3.00	3.00	9.00		
Term Totals:				5.00	5.00	17.00	3.400	
KISHWAUKEE GPA TOTALS				- All Course	70.00	71.00	247.00	3.528
				100/200 Level Course	67.00	68.00	235.00	3.507

SENATE BILL 195 (1953) REQUIREMENT MET
PER CONSTITUTION TESTING AT KISHWAUKEE COLLEGE.

DEGREES OR CERTIFICATES EARNED:

Degree: ASSOCIATE OF SCIENCE
Date: JUNE 13, 1991
Honors: MAGNA CUM LAUDE

John C. Martin
Director of Admissions
Registration and Records



KISHWAUKEE COLLEGE

21193 Malta Road • Malta, Illinois 60150-9699

Telephone (815)825-2086, ext. 218

An equal opportunity employer

Admissions, Registration,
and Records

June 15, 1991

Hani Hasan El-Khader
P.O. Box 76
DeKalb, IL 60115

Dear Hani:

Congratulations on the completion of Associate of Science degree requirements at Kishwaukee College in June 1991. Official verification of your graduation from Kishwaukee College has been recorded on your permanent academic record.

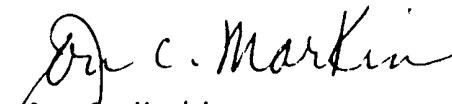
Your actual diploma will be ordered shortly, and will be mailed to your permanent address late in the summer. Even though your diploma will be mailed to you this year, you will be invited to participate in the May 1992 Commencement Ceremony to be formally recognized for your educational accomplishments. Attendance at the ceremony will be optional. To insure your receipt of your diploma and information about the Commencement Ceremony, please forward any changes in your permanent address directly to my attention.

A transcript of your academic record will be forwarded for you upon written request. If you wish to receive a transcript, or if you wish to have one sent to an employer or another college, please send a letter to the Admissions and Records Office including the following information: your full name, social security number, birth date, the complete address where the transcript should be sent, your signature, and a \$2.00 fee for each transcript requested.

Please be aware that diplomas or official transcripts are released only for graduates who have cleared all financial and/or overdue library obligations to Kishwaukee College.

If you have any questions about your academic record or your graduation from Kishwaukee College, please feel free to contact me at (815) 825-2086, ext. 218. Best wishes and good luck in your future educational and occupational endeavors!

Sincerely,


Jon C. Markin
Director of Admissions,
Registration and Records

JCM/mal



AMERICAN INSTITUTE OF BANKING
A service of the
AMERICAN BANKERS ASSOCIATION *

1120 Connecticut Avenue, N.W.
Washington, D.C. 20036

September 23, 1994

Id Number 25543 SSN 275-90-4566
Rockford Chapter

Mr. Hani Hasan El-Khader
Management Trainee
Amcore Financial, Inc.
501 Seventh Street
Rockford, IL 61104

Dear Mr. El-Khader:

We are pleased to report that you have successfully completed your course in Commercial Lending with a final grade of A and a final score of 100. Three AIB credits have been added to your AIB educational record.

We hope that taking this course has been a rewarding educational experience for you and has encouraged you to continue your banking education. If you need assistance, feel free to write the AIB correspondence office or call 202-663-5399.

Sincerely,

Daphne I. Smith
Manager, Correspondence Program

AMERICAN
BANKERS
ASSOCIATION

1120 Connecticut Avenue, N.W.
Washington, D.C.
20036



AIB TRANSFER CREDIT NOTIFICATION

SN: [REDACTED] 4566 EVALUATED BY: Dale DeRado (202)663-5415 DATE: 11-5-93
 LAST NAME: El-Khader FIRST NAME: Hani Hasan MI:
 BANK NAME: AMCORE Bank
 ADDRESS: 501 Seventh St
 CITY: Rockford ST: IL ZIP: 61104
 TRANSFERRED FROM: Kishwaukee College & Northern Illinois University
 ABA CODE: 81206 CHAPTER/STUDY GROUP: Rockford

COURSE TITLE	COURSE CODE	DATE	CREDIT HOURS
Mktg Prin	: 4430	: 12-89	: 3
Acct I	: 1000	: 05-90	: 3
Speech	: 5470	: 08-90	: 3
Acct II	: 1010	: 12-90	: 3
Macroecon	: 2410	: 12-90	: 3
Bus Law I	: 3610	: 05-91	: 3
Mgmt	: 4140	: 12-91	: 3
Written Commun	: 1870	: 05-92	: 3
Bk Mgmt	: 7535	: 12-92	: 3
Bus Law II	: 3620	: 12-92	: 3
Database Mgmt	: 2024	: 12-92	: 3
	:	:	:
	:	:	:
	:	:	:

Please note: Chapters performing their own recordkeeping must update student's record to include courses granted transfer credit.

Post-it and fax transmittal memo 7671 # of pages 1

From	
Co.	
Dept.	Phone
Fax #	Fax #

ROCK VALLEY COLLEGE
 3301 N. MULFORD ROAD
 ROCKFORD, ILLINOIS 61114

07/11/95

275-90-4566

EL-KHADER HANI H
 5229 LINDEN RD #7313
 ROCKFORD IL 61109

LAST TERM SPRING 1994

 TERM COURSE DESCRIPTION CREDIT HOURS GRADE
 NUMBER ATTEMPTED EARNED
 FALL 93 BNK 259 LAW AND BANKING APPLICATION 3.00 3.00 A
 SPRING 94 BNK 153 ANALYZE FINANCIAL STATEMENT 3.00 3.00 A

 DEGREE CREDITS CERTIFICATE CREDITS
 HOURS ATTEMPTED 6.00 HOURS ATTEMPTED 0.00
 HOURS EARNED 6.00 HOURS EARNED 0.00
 GRADE POINTS 24.00 GRADE POINTS 0.00
 G.P.A. 4.00 G.P.A. 0.00

 CONSTITUTION TEST OF THE UNITED STATES AND STATE OF ILLINOIS -

 ACADEMIC STATUS - GOOD STANDING

 THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 PROVIDES THAT THIS
 TRANSCRIPT IS NOT TO BE RELEASED WITHOUT THE WRITTEN CONSENT OF THE STUDENT.

Aster W. Lincoway
 Dir. Of Admissions & Records

EL-KHADER, HANI HASAN

OUT OF COUNTRY H S

B. S. MAY

08, 1993

MAJR: FINANCE

JUNE

1988

4566

06/16/93

TRANSFER CREDIT FROM: MALTA, IL

KISHWAUKEE COLLEGE TRANSFER HOURS: 68.0

AUG 1989 - JUNE 1991

TRANSFER CREDIT FROM: WARRENSVILLE TWP, OH

JAYHOGA COMM COLL-EAST TRANSFER HOURS: 0.0

JAN 1989 - MAY 1989

PRINCIPLES OF MKTG MKTG 310 3.00 C

JGR TERM HRS 3.0 GPA 2.000 CUM HRS 71.00 GPA 2.000

FALL 1991

INTERMED MICROECON ECON 360 3.00 A

PRINCIPLES OF FINA FINA 320 3.00 B

PRINCIPLES OF MGMT MGMT 333 3.00 C

INTRO BUS STATISTICS OMIS 223 3.00 A

UGR TERM HRS 12.0 GPA 3.250 CUM HRS 83.00 GPA 3.000

SPRING 1992

INTRO COST MANAGEMENT ACCY 207 3.00 OW

INVESTMENT PRINC FINA 340 3.00 B

MARKETS & INST FINA 350 3.00 B

BUSI REPORT WRITING MGBE 347 3.00 A

PRINCIP OF OPER MGMT OMIS 338 3.00 C

UGR TERM HRS 12.0 GPA 3.000 CUM HRS 95.00 GPA 3.000

SUMMER 1992

MANAGERIAL ACCY INFO ACCY 307 3.00 A

INFO SYS ORGANIZATNS OMIS 451 3.00 A

UGR TERM HRS 6.0 GPA 4.000 CUM HRS 101.00 GPA 3.180

FALL 1992

SURV OF INCOME TAXES ACCY 389 3.00 B

COMMERCIAL BANK MGMT FINA 450T 3.00 B

BUSINESS LAW MGBE 312 3.00 B

DATABASE MGMT BUS OMIS 452 3.00 B

TELE COMM FOR BUS OMIS 460 3.00 B

UGR TERM HRS 12.0 GPA 3.000 CUM HRS 113.00 GPA 3.000

SPRING 1993

FINANCIAL ACCY INFO ACCY 306 3.00 C

ADV COST MANAGEMENT ACCY 431 3.00 C

SH-TRM FIN MGMT MDLG FINA 330 3.00 B

CPT BUDG LG-TRM FINA FINA 430 3.00 W

STRATEGIC BUS PROBS MGMT 468 3.00 B

INDEP STUDY IN MANAGEMENT MGMT 495 3.00 A

YOGA PHED 106 1.00 A

KARATE PHED 133 1.00 A

UGR TERM HRS 17.0 GPA 2.940 CUM HRS 130.00 GPA 3.000

BACHELOR OF SCIENCE

MAY 08, 1993

FINANCE

MAJOR: FINANCE

MBT REQUIREMENTS OF SENATE BILL 195 1953

(SCHOOL CODE, SECTION 27-3).

END OF COURSE INFORMATION

UNOFFICIAL COPY
RETURN TO STUDENT



KISHWAUKEE COLLEGE

MALTA, ILLINOIS 60150 / TELEPHONE (815) 825-2066
Equal Opportunity/Affirmative Action Employer

April 17, 1991

To Whom It May Concern:

Hani El-Khader has served as a math tutor for two semesters in the Learning Skills Center at Kishwaukee College, Malta, Illinois. Hani was recommended to the Center for his competence in this area.

In tutoring, Hani has exhibited patience and a sincere desire to help students overcome their academic difficulties. His concerned attitude has helped him to establish a good working rapport with the students whom he has tutored.

Hani is responsible and cooperative. He is a conscientious person who accepts constructive suggestions well. I would recommend Hani El-Khader as an employee in any working situation.

Sincerely,

Karen Fenske

Coordinator, Learning Skills Center



Office of the
Dean of Student Services

KISHWAUKEE COLLEGE

Route 38 & Malta Road * Malta, Illinois 60150-9699
Telephone (815) 825-2086, ext. 249

July 24, 1989

TO WHOM IT MAY CONCERN:

I am writing to verify that Mr. Hani El-Khader has been accepted for admission to Kishwaukee College to study accounting.

Mr. Khader will begin his studies on August 28, 1989 and is expected to complete his Associates degree by December 1991.

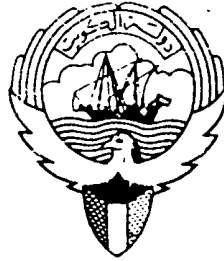
Please consider this letter as an official verification of Mr. Khader's admission and expected enrollment.

Sincerely,

Larry G. Apperson
Dean of Student Services

LGA/jam

STATE OF KUWAIT
MINISTRY OF EDUCATION



ولة الكويت
وزارة التربية

STATE OF KUWAIT
MINISTRY OF EDUCATION

EXAMNATIONS & STUDENT AFFAIRS DEPARTMENT
CERTIFICATE OF GOOD CONDUCT

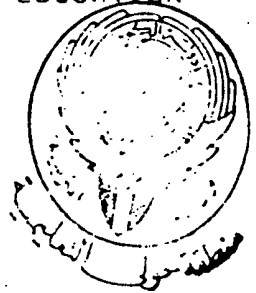
THIS IS TO CERTIFY THAT HANI HASAN AHMAD MUHAMMED EL-KHADER
WAS A STUDENT IN THE 4TH SECCONDARY CLASS SCIENCE SECTION
AT THE ABDULLA AL-SALEM SECONDARY SCHOOL
IN THE SCHOLASTIC YEAR 87/88
DURING HIS/HER STAY AT SCHOOL HE/SHE WAS OF GOOD CONDUCT AND
BEHAVIOUR.

DATE: 1/ 6/88

MANAGER

HAWALLI AREA
MINISTRY OF EDUCATION

مسؤول خدمات التربية
سلاسل عبدالله الصالح



This is to certify that

HANI H. ELKHADER

*Being duly qualified has been elected
a Student Member of the
Institute of Management Accountants*

August 1994

Keith Bryant, Jr.
President

Carol M. Soper
Executive Director



COMPUTER[®]
ASSOCIATES
Software superior by design.



This is to Certify that


Hani El-Khader

has satisfactorily completed

CA-EARL

conducted

June 14, 1994

Certified By:  Date

Computer Education Center



March 16, 1995

TO WHOM IT MAY CONCERN:

Hani El-Khader has taken the following software training courses with our company:

- | | |
|----------------------------------------------------------------------|-------------------|
| Introduction to Windows 3.1
• 6-hour introductory course | November 30, 1994 |
| Word for Windows 6.0, Module I
• 6-hour introductory course | December 13, 1994 |
| Word for Windows 6.0, Module II
• 6-hour intermediate course | February 21, 1995 |
| QuattroPro for Windows 5.0, Module I
• 6-hour introductory course | February 17, 1995 |

For additional information regarding course content, please refer to the course manual provided to the student.

Sincerely,



Debra Kuppe
Education Support Representative

University of Kuwait
Al-Khwarizmi Program

Certificate

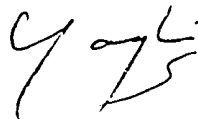
Hani Hasan El-Khader

SUCCESSFULLY COMPLETED

PCLP-01: Introduction to Personal
Computer (PC) and Disk Operating
System (DOS) Course.

12 Hours of Instruction

From...20th...MAR. to...05th...APR. 1988.



Director of Program



Vice Rector for Research

INSTITUTE OF BANKING STUDIES
KUWAIT



معهد الدراسات المصرفية
انشر بموجب مرسوم اميري صدر في 7 ديسمبر 1982
الكويت

English Language Unit

Ref: 3 - 722/33

Date: 30 November 1988

TO WHOM IT MAY CONCERN

This is to certify that:

Hani Hasan El-Khader

of Bank of Bahrain and Kuwait attended and successfully completed
Phase II of the:

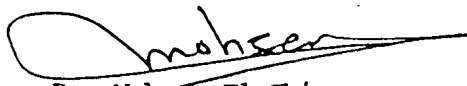
English for Banking Communication Programme

held from 17 September to 23 November 1988 for a total number of
90 hours.

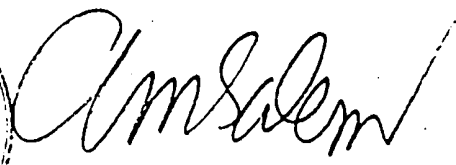
Mr El-Khader scored 80% Grade B - .

The English for Banking Communication Programme consists of six
phases. Phases One and Two make up the Beginning Level, Phases
Three and Four make up the Intermediate Level, and Phases Five and
Six make up the Advanced Level.

Participants in this Phase had adequate opportunities to practice
and develop their listening, speaking, reading and writing skills.
Audio-visual learning aids were used extensively and communicative
activities including simulations, role-plays and group discussions
were emphasized.


Dr Mohsen El Shimy
Head - ELU




Dr Abdullah M S Ghanem
Director

AMERICAN BANKERS ASSOCIATION

1120 Connecticut Avenue, N.W. Washington, D.C. 20036



AIB TRANSFER CREDIT NOTIFICATION

SSN: [REDACTED] 4566 EVALUATED BY: Dale DeRado (202)663-5415 DATE: 12-3-93
LAST NAME: El-Khader FIRST NAME: Hani Hasan MI:
BANK NAME: AMCORE Bank
ADDRESS: 501 Seventh St
CITY: Rockford ST: IL ZIP: 61104
TRANSFERRED FROM: Kishwaukee College & Northern Illinois University
ABA CODE: 81206 CHAPTER/STUDY GROUP: Rockford

COURSE TITLE	COURSE CODE	DATE	CREDIT HOURS
: Mktg Prin	: 4430	: 12-89	: 3
: Acct I	: 1000	: 05-90	: 3
: Speech	: 5470	: 08-90	: 3
: Acct II	: 1010	: 12-90	: 3
: Macroecon	: 2410	: 12-90	: 3
: Bus Law I	: 3610	: 05-91	: 3
: Mgmt	: 4140	: 12-91	: 3
: Written Commun	: 1870	: 05-92	: 3
: Bk Mgmt	: 7535	: 12-92	: 3
: Bus Law II	: 3620	: 12-92	: 3
: Database Mgmt	: 2024	: 12-92	: 3
: ADDITIONAL CREDIT	:	:	:
: Mon & Bkg	: 1350	: 05-92	: 3

*Please note: Chapters performing their own recordkeeping must update student's record to include courses granted transfer credit.

ROCK VALLEY COLLEGE
3301 N. MULFORD ROAD
ROCKFORD, ILLINOIS 61114

07/11/95



1566

EL-KHADER HANI H
5229 LINDEN RD #7313
ROCKFORD IL 61109

LAST TERM SPRING 1994


TERM	COURSE NUMBER	DESCRIPTION	CREDIT HOURS		GRADE
			ATTEMPTED	EARNED	
FALL 93	BNK 259	LAW AND BANKING APPLICATION	3.00	3.00	A
SPRING 94	BNK 153	ANALYZE FINANCIAL STATEMENT	3.00	3.00	A
DEGREE CREDITS			CERTIFICATE CREDITS		
HOURS ATTEMPTED			6.00	HOURS ATTEMPTED 0.00	
HOURS EARNED			6.00	HOURS EARNED 0.00	
GRADE POINTS			24.00	GRADE POINTS 0.00	
G.P.A.			4.00	G.P.A. 0.00	

CONSTITUTION TEST OF THE UNITED STATES AND STATE OF ILLINOIS -

ACADEMIC STATUS - GOOD STANDING

THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT OF 1974 PROVIDES THAT THIS TRANSCRIPT IS NOT TO BE RELEASED WITHOUT THE WRITTEN CONSENT OF THE STUDENT.

Dir. Of Admissions & Records

Northern Illinois University 
DeKalb, Illinois 60115-2897

College of Business
Department of Management
(815) 753-1124
(815) 753-6317

April 6, 1993

To whom it may concern:

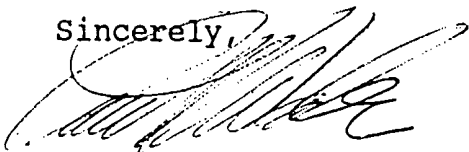
This letter of recommendation is on behalf of Hani El-Khader. Hani was a student in my Business Law class during which we established a close professional relationship. Hani is willing to go the extra mile in all endeavors. In a large University such as NIU, faculty/student contact can often be neglected and a student is required to exert a substantial amount of effort to actualize such involvement. Hani made a consistent, conscientious effort to do so.

I find Hani an impressive and thoughtful young man. He is highly disciplined and self-motivated. He is quick to contribute to discussions, timely in his completion of assignments and quick to solicit advice and guidance in areas he finds unclear. It is highly unlikely he will fall short of any expectation you may have for him. He is certainly one of the best and the brightest and I highly recommend him and encourage you to give his application careful consideration. In short, Hani is a top performer!

In our personal conversations, he demonstrates superior academic skills, incredible perseverance in mastering concepts beyond the scope of his classwork and a genuine love of learning. Hani expresses a thoughtful, concerned and compassionate view of the world and his prospective place within it. In this era of revitalized concern with professional ethics, Hani's values reflect a highly developed sense of ethical responsibility.

Hani's capacity and potential for leadership are outstanding. He is extremely confident and competent. At this time, I am unable to judge Hani's written communication skills. I highly recommend Hani and strongly urge you to give his application serious consideration. He will be a valuable contribution to your organization.

Sincerely,



David R. Wade M.A./J.D.
Assistant Professor



American Institute of Banking
Chicagoland

July 17, 1997

Mr. Hani Hasan El-Khader
Financial Analyst & Quality Assurance Officer
AMCORE Financial, Inc.
501 7th Street
Rockford, IL 61104

Dear Hani:

Thank you so much for your interest in helping us re-establish AIB as an active participant in the financial education field in Rockford.

Hani, I've included an unofficial transcript showing what I have in our system for you. As you know, you are one AIB credit-hour short of being eligible for a Commercial Lending Diploma and a General Banking Diploma.

One option to pursue would be to request "testing out" of a class (probably Accounting). The "testing out" fee is \$75. As an accommodation to the Rockford AIB chapter, we would be glad to work with you to accomplish this. I've enclosed a copy from our catalogue explaining the "testing out" process.

If that is a viable option for you, please give me a call and we can get started on that right away. If you have any other questions, also give me a call. I will be out on vacation until July 28.

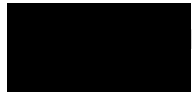
Sincerely,

A handwritten signature in black ink that reads 'Jack Heyden'. The signature is written in a cursive style with a long, sweeping underline.

Jack R. Heyden
President

Enclosures

El-Khader, Hani Hasan



566

06/27/97
10:50:29
PAGE: 1

Illinois AIB Chapter

COURSES

12/89	4430	Sec	Marketing Principles	02	3.00	T	0.0
05/90	1000	Sec	Accounting I	02	3.00	T	0.0
08/90	5470	Sec	Speech 1	02	3.00	T	0.0
12/90	1010	Sec	Accounting II	02	3.00	T	0.0
12/90	2410	Sec	Macroeconomics 1	02	3.00	T	0.0
05/91	3610	Sec	Business Law I	02	3.00	T	0.0
12/91	4140	Sec	Management	02	3.00	T	0.0
05/92	1350	Sec	Money and Banking 1	02	3.00	T	0.0
05/92	1870	Sec	Written Communicatio	02	3.00	T	0.0
12/92	2024	Sec	Database Management	02	3.00	T	0.0
12/92	3620	Sec	Business Law II	02	3.00	T	0.0
12/92	7535	Sec	Bank Management	02	3.00	T	0.0
12/93	3670	Sec	Law and Banking: App	02	3.00	A	12.0
05/94	6920	Sec	Analyzing Financial	02	3.00	A	12.0
09/94	1370	Sec	Principles of Bankin	02	3.00	A	12.0
09/94	6350	Sec	Commercial Lending	02	3.00	A	12.0
TOTALS:					48.0		48.0 4.000

EDUCATIONAL PROGRAMS

8. Due to the nature of Self-Study, once students have received their course materials, no refunds are available.
9. Courses available for Self-Study include:
 - Analyzing Financial Statements - BNK 300
 - Bank Accounting - BNK 235
 - Bank Management - BNK 310
 - Bank Operations - BNK 150
 - Banks & Negotiable Instruments - BNK 230
 - Commercial Lending - BNK 218
 - Consumer Credit - BNK 141
 - Foundations of BankingSM - BNK 101
 - International Banking & Letters of Credit - BNK 220
 - Introduction to Trust Functions & Services - BNK 241
 - Law & Banking Principles - BNK 215
 - Marketing for Bankers - BUS 130
 - Real Estate Finance - BNK 250
 - Securities Processing - BNK 180
 - Trust Operations - BNK 170

TESTING OUT

Testing Out is designed for bankers with the necessary experience to successfully complete the examinations required for a regular CAIB course. The examination process consists of the cumulative tests currently used in the course.

The Testing Out process includes:

1. Students must have successfully completed at least one CAIB course
2. Students must pass all examinations with an average grade of "C" or better
3. Students who successfully "Test Out" will receive a grade of "K" - credit by examination
4. Students who wish to Test Out may do so in a proctored environment at their bank

For fees associated with the formats of study listed above, please see the "Fees" sections of the catalog on page 52. For additional information on any of the course formats listed above, please contact the CAIB office at 312-347-3400.

EDUCATIONAL PROGRAMS

SEMINARS

The Chicagoland AIB offers an outstanding series of seminars to compliment our course offerings. The seminars are designed to meet the needs of our member institutions that have employees with educational and training needs best satisfied by programs presented during the day in a highly concentrated format. Each topic is carefully selected by CAIB's professional staff to address a key topic and is taught by an industry expert. Examples of seminars presented by CAIB during the 1995-96 fiscal year were:

- Advanced Supervisory Applications
- Attachments Garnishment & Levies
- Banking Law for Lending Personnel
- Business Development for Retail Bankers
- Commercial Lines of Credit
- Commercial Loan Documentation, Parts I & II
- Compliance: Conducting a CRA Self-Assessment
- Compliance: Flood Insurance
- How to Pay Checks & Not Lose Money for Your Bank
- Illinois Unclaimed Property
- IRA
- Land Trusts
- New Accounts
- Safe Deposit Operations
- US Savings Bonds Update

Many of our seminars can also be presented in-house for your greater flexibility and convenience. For more information, contact your CAIB Representative or call Kathleen Anderson, Director-School of Banking at (312) 347-3400.

ROCKFORD COLLEGE
 (815) 226-4070
 5050 EAST STATE STREET, ROCKFORD, ILLINOIS 61108-2393
 ACCREDITED BY THE NORTH CENTRAL ASSOCIATION
 OF COLLEGES AND SCHOOLS



THIS DOCUMENT HAS A BLEND OF RED, YELLOW, AND BLUE INK BACKGROUND ON WHITE PAPER. BACK OF DOCUMENT HAS AN ARTIFICIAL WATERMARK. HOLD AT ANGLE TO VIEW.

NAME EL-KHADER, HANI
 STUDENT NUMBER [REDACTED] 4566
 BIRTH [REDACTED] 769

COURSE NUMBER	COURSE TITLE	GRADE	CREDIT HOURS	QUALITY POINTS	NOTES	COURSE NUMBER	COURSE TITLE	GRADE	CREDIT HOURS	QUALITY POINTS	NOTES
	DEGREE REQUIREMENTS COMPLETED FOR MASTER OF BUSINESS ADMINISTRATION										
** END OF GRADUATE RECORD **											

HANI EL-KHADER
 AMCORE FINANCIAL-MS
 501 SEVENTH STREET
 ROCKFORD IL 61110

SUSAN WAGNER
 OFFICIAL ACADEMIC RECORD

PAGE 2 OF 2
 05/14/97

KEY: R - REPEATING COURSE
 * - COURSE NOT APPLIED TO CURRENT PROGRAM
 # - INITIAL STATISTICS INCLUDED IN CUMULATIVE STATISTICS
 (A) - HOURS HAVE BEEN ADJUSTED

OFFICIAL SIGNATURE

OFFICIAL TRANSCRIPTS BEAR SIGNATURE STAMP EMBOSSED WITH UNIVERSITY SEAL.

COURSE DETAIL PRIOR TO SUMMER 1989

Course-by-course detail prior to Summer 1989 will be listed on a separate transcript. However, this transcript will include all earned hours, attempted hours, and GPA information for any coursework prior to Summer 1989.

GRADING SYSTEM

Previous to 1925: A+, 95-100; A, 90-95; B+, 85-90; B, 80-85; C+, 75-80; C, 70-75; C-, a condition; D, failure.
 1927-1939: A, 2; P, 2; C, 1; D, 0; E, Incomplete; F, -1
 1939-1957: A, 1; A- 2-2/3; B+, 2-1/3; B, 2; B-, 1-2/3; C+, 1-1/3; C, 1; D, 0; F, -1; E, Incomplete.
 1958-1963: A, 4, excellent; B, 3, good; C, 2, average; D, 1, passing; E, condition (temporary mark with opportunity of re-examination but with final mark not higher than D); F, 0, failure; I, incomplete.
 1963-1967: Same grading system as 1958-1963 except the grade of "E" no longer used.
 1967-1985: A, 4, excellent; B, 3, good; C, 2, average; D, 1, passing; F, 0, failure; I, incomplete; for all courses which are non-credit or audited and for certain courses taken by juniors or seniors, P, pass; F, fail; and for student teaching as well as selected activity courses in theatre, music and dance, an S, satisfactory or U, unsatisfactory.
 Withdrawals:
 Passing - WP (or W) for undergraduates; WS (or W) for graduates.
 Failing - WF (or X) for undergraduates; WU (or X) for graduates.
 Medical Withdrawal - MW.
 1985- A, excellent, 4.0; A-, 3.7; B+, 3.3; B, good, 3.0; B-, 2.7; C+, 2.3; C, average, 2.0; C-, 1.7; D+, 1.3; D, passing, 1.0; F, failure, 0.0; I, incomplete.

COURSE NUMBERING SYSTEM

1837-1926: Roman numerals were used.
 1926-1957: 100-199 Elementary and intermediate courses.
 200-299 Advanced courses.
 300-399 Independent study and graduate courses.
 1958-1980: 0-99 Non-credit courses (except PE 88-89 and PE 98-99 which carry credit)
 100-199 Introductory courses open to all students.
 200-299 Courses open to sophomores, juniors, and seniors.
 300-399 Courses open to juniors and seniors.
 400-499 Courses open to graduate students and, with permission, qualified seniors.
 500-599 Restricted to matriculated MAT & MAALS.
 1987 0-99 Special (remedial) courses - do not apply toward any degree
 100-199 Introductory courses open to all students.
 200-299 Courses open to sophomores, juniors, and seniors.
 300-399 Courses open to juniors and seniors.
 400-499 Courses offered to seniors.
 500-599 Courses offered for graduate credit open to enrollment by any student with a bachelor's degree.
 600-699 Courses offered for graduate credit, only to students admitted to one of the graduate degree programs.
 800-899 Courses offered for CEU (Continuing Education Units) credit, do not apply toward any degree.
 900-999 Non-credit courses, open to anyone.

CREDIT

A semester hour represents one lecture period a week of 50 minutes or a 2 to 3 hour laboratory period a week for fifteen weeks.

The normal student load is 16 semester hours. No student is permitted to take more than 17 semester hours without permission.

INTERIM (January Intensive Term):

1967-1981: Courses do not receive credit but are required for graduation.
 1981-1983: Student has option of continuing non-credit Interim required for graduation OR taking courses for credit

OFFICIAL NOTATION: A student is in good standing unless otherwise indicated as follows:

- "PLACED ON PROBATION"
- "CONTINUED ON PROBATION"
- "DROPPED FOR POOR SCHOLARSHIP"

The use of parentheses around the hours taken means that the hours enclosed have not been counted toward the hours needed for a degree.

A course which has been audited and completed successfully will have the notation "AU" listed under the QP (Quality Point) column.

ABBREVIATIONS

- CUR HTD = hours taken during semester listed.
- CUM HTD = total hours toward graduation.
- CUR HTG = hours counted toward grade point average during semester listed.
- CUM HTG = hours counted toward cumulative grade point average.
- QPT = quality points.
- GPA = grade point average (quality points divided by hours toward grade point average).



ROCKFORD COLLEGE
 (815) 226-4070
 5050 EAST STATE STREET, ROCKFORD, ILLINOIS 61108-2393
 ACCREDITED BY THE NORTH CENTRAL ASSOCIATION
 OF COLLEGES AND SCHOOLS



THIS DOCUMENT HAS A BLEND OF RED,
 YELLOW AND BLUE INK BACKGROUND
 ON WHITE PAPER
 BACK OF DOCUMENT HAS AN ARTIFICIAL
 WATERMARK, HOLD AT ANGLE TO VIEW.

NAME EL-KHADER, HANI
 STUDENT NUMBER [REDACTED]-4566 BIRTH [REDACTED]/69

COURSE NUMBER	COURSE TITLE	GRADE	CREDIT HOURS	NOTES	QUALITY POINTS
GRADUATE ACADEMIC RECORD					
HIGHER EDUCATION INSTITUTIONS: NORTHERN ILLINOIS UNIV (IL) KISHWAUKEE COLLEGE					
DEGREES AWARDED: MASTER OF BUSINESS ADMINISTRATION ROCKFORD COLLEGE MAJOR: BUSINESS ADMINISTRATION RANK: 38/59 CUH GPA: 3.682					
PROGRAM: ROCKFORD COLLEGE MASTER OF BUSINESS ADMINISTRATION MAJOR: BUSINESS ADMINISTRATION					
TRANSFER CREDIT APPLIED TO 1995 FALL NORTHERN ILLINOIS UNIV (IL) RSCH IN IN & T TRANSFER CREDIT TOTAL					
----- 1995 FALL -----					
BA -540	FINANCIAL MANAGEMENT	B	3.00	SEP 94 - DEC 94	9.00
CURRENT AHS EHS QHS QPTS GPA					
CUMULATIVE 3.00 3.00 3.00 9.00 3.000					
***** NO FURTHER ENTRIES THIS COLUMN *****					
----- 1996 SPRING -----					
BA -504	BUSINESS NATL ECONOMY	A-	3.00		11.10
BA -650	PRODUCTION MANAGEMENT	A-	3.00		11.10
CURRENT AHS EHS QHS QPTS GPA					
CUMULATIVE 6.00 6.00 6.00 22.20 3.706					
CUMULATIVE 9.00 12.00 9.00 31.20 3.467					
----- 1996 SUMMER-1 -----					
BA -676	CHAOS & COMPLEXITY	A-	3.00		11.10
BA -510	LEGAL ENVIRONMENT OF BUS	A	3.00		12.00
CURRENT AHS EHS QHS QPTS GPA					
CUMULATIVE 6.00 6.00 6.00 23.10 3.859					
CUMULATIVE 15.00 18.00 15.00 54.30 3.620					
----- 1996 FALL -----					
BA -503	MANAGERIAL ECONOMICS	A	3.00		12.00
BA -550	MANAGEMENT THEORY	A	3.00		12.00
BA -691	BUSINESS VALUATION	A-	3.00		11.10
CURRENT AHS EHS QHS QPTS GPA					
CUMULATIVE 9.00 9.00 9.00 35.10 3.900					
CUMULATIVE 24.00 27.00 24.00 89.40 3.725					
----- 1997 SPRING -----					
BA -560	MARKETING COMMUNICATIONS	A	3.00		12.00
BA -590	BUSINESS PLANNING & STRATEGY	A-	3.00		11.10
BA -696	BUS PLANNING & STRATEGY	B	3.00		9.00
CURRENT AHS EHS QHS QPTS GPA					
CUMULATIVE 9.00 9.00 9.00 32.10 3.566					
CUMULATIVE 33.00 36.00 33.00 121.50 3.682					
***** NO FURTHER ENTRIES THIS PAGE *****					

HANI EL-KHADER
 AMCORE FINANCIAL-MS SUSAN WAGNER
 501 SEVENTH STREET
 ROCKFORD IL 61110
 PAGE 1 OF 2
 05/14/97
 OFFICIAL
 ACADEMIC RECORD

KEY: R - REPEATING COURSE
 * - COURSE NOT APPLIED TO CURRENT PROGRAM
 # - INITIAL STATISTICS INCLUDED IN CUMULATIVE STATISTICS
 (A) - HOURS HAVE BEEN ADJUSTED

OFFICIAL SIGNATURE

OFFICIAL TRANSCRIPTS BEAR SIGNATURE
 STAMP EMBOSSED WITH UNIVERSITY SEAL.

COURSE DETAIL PRIOR TO SUMMER 1989

Course-by-course detail prior to Summer 1989 will be listed on a separate transcript. However, this transcript will include all earned hours, attempted hours, and GPA information on any coursework prior to Summer 1989.

GRADING SYSTEM

Previous to 1925: A+, 95-100; A, 90-95; B+, 85-90; B, 80-85; C+, 75-80; C, 70-75; C-, a condition; D, failure.
 1927-1939: A, 3; B, 2; C, 1; D, 0; E, Incomplete; F, -1
 1939-1957: A, 3 1/2; B+, 2-2/3; B+, 2-1/3; B, 2; B-, 1-2/3; C+, 1-1/3; C, 1; D, 0; F, -1; E, Incomplete.
 1958-1963: A, 4, excellent; B, 3, good; C, 2, average; D, 1, passing; E, condition (temporary mark with opportunity of re-examination but with final mark not higher than D); F, 0, failure; I, incomplete.
 1963-1967: Same grading system as 1958-1963 except the grade of "E" no longer used.
 1967-1985: A, 4, excellent; B, 3, good; C, 2, average; D, 1, passing; F, 0, failure; I, incomplete; for all courses which are non-credit or audited and for certain courses taken by juniors or seniors, P, pass; F, fail; and for student teaching; as well as selected activity courses in theatre, music and dance, an S, satisfactory; U, unsatisfactory.
 Withdrawals:
 Passing - WP (or W) for undergraduates; WS (or W) for graduates
 Failing - WF (or X) for undergraduates; WU (or X) for graduates.
 Medical Withdrawal - MW.
 1985- A, excellent, 4.0; A-, 3.7; B+, 3.3; B, good, 3.0; B-, 2.7; C+, 2.3; C, average, 2.0; C-, 1.7; D+, 1.3; D, passing, 1.0; F, failure, 0.0; I, incomplete.

COURSE NUMBERING SYSTEM

1877-1926: Roman numerals were used.
 1926-1957: 100-199 Elementary and intermediate courses.
 200-299 advanced courses.
 300-399 independent study and graduate courses.
 1958-1985: 0-99 Non-credit courses (except PE 98-99 and PE 99-99 which carry credit)
 100-199 Introductory courses open to all students.
 200-299 Courses open to sophomores, juniors, and seniors.
 300-399 Courses open to juniors and seniors.
 400-499 Courses open to graduate students and, with permission, qualified seniors.
 500-599 Restricted to matriculated MAJ & MALS.
 600-699 Special (remedial) courses - do not apply toward any degree.
 700-799 Introductory courses open to all students.
 800-899 Courses open to sophomores, juniors, and seniors.
 900-999 Courses open to juniors and seniors.
 400-499 Courses offered to seniors.
 500-599 Courses offered for graduate credit - open to enrollment by any student with a bachelor's degree.
 600-699 Courses offered for graduate credit, only to students admitted to one of the graduate degree programs.
 800-899 Courses offered for CEU (Continuing Education Units) credit, do not apply toward any degree.
 900-999 Non-credit courses, open to anyone.

CREDIT

A semester hour represents one lecture period a week of 50 minutes or a 2 to 3 hour laboratory period a week for fifteen weeks.

The normal student load is 16 semester hours. No student is permitted to take more than 17 semester hours without permission.

INTERIM (January Intensive Term):

1957-1981: Courses do not receive credit but are required for graduation.
 1981-1988: Student has option of continuing non-credit Interim required for graduation OR taking courses for credit.

SPECIAL NOTATION: A student is in good standing unless otherwise indicated as follows:

- "PLACED ON PROBATION"
- "CONTINUED C+ PROBATION"
- "DROPPED FOR FJOR SCHOLARSHIP"

The use of parentheses around the hours taken means that the hours enclosed have not been counted toward the hours needed for a degree.

A course which has been audited and completed successfully will have the notation "A!" listed under the QP (Quality Point) column.

ABBREVIATIONS

- CUR HTD = hours taken during semester listed.
- CUM HTD = total hours toward graduation.
- CUR HTG = hours counted toward grade point average during semester listed.
- CUM HTG = hours counted toward cumulative grade point average.
- QPT = quality points.
- GPA = grade point average (quality points divided by hours toward grade point average).



Rockford College

5050 East State Street • Rockford, IL 61108-2393

October 27, 1995

TO WHOM IT CONCERNS:

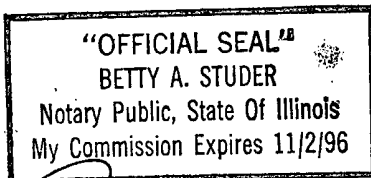
This is to certify that Hani El-Khader, SS# [REDACTED] 4566, is currently enrolled at Rockford College for the Fall 1995 semester. He is enrolled for 3 credit hours in the MBA program. The official dates for the Fall semester are August 28, 1995 to December 19, 1995. He intends to enroll for the Spring 1996 semester. The official dates for the Spring semester are January 18, 1996 to May 14, 1996. If you need further information, call us at 815-226-4070.

Sincerely,

JoAnn Herren,
Registrar

JH/cs

cc: Student File



AMERICAN
BANKERS
ASSOCIATION

1120 Connecticut Avenue, N.W.
Washington, D.C.
20036



AIB TRANSFER CREDIT NOTIFICATION

SSN: [REDACTED] 4566 EVALUATED BY: Dale DeRado (202) 663-5415 DATE: 11-5-93

LAST NAME: El-Khader FIRST NAME: Hani Hasan MI:

BANK NAME: AMCORE Bank

ADDRESS: 501 Seventh St

CITY: Rockford ST: IL ZIP: 61104

TRANSFERRED FROM: Kishwaukee College & Northern Illinois University

ABA CODE: 81206 CHAPTER/STUDY GROUP: Rockford

COURSE TITLE	COURSE CODE	DATE	CREDIT HOURS
: Mktg Prin	: 4430	: 12-89	: 3
: Acct I	: 1000	: 05-90	: 3
: Speech	: 5470	: 08-90	: 3
: Acct II	: 1010	: 12-90	: 3
: Macroecon	: 2410	: 12-90	: 3
: Bus Law I	: 3610	: 05-91	: 3
: Mgmt	: 4140	: 12-91	: 3
: Written Commun	: 1870	: 05-92	: 3
: Bk Mgmt	: 7535	: 12-92	: 3
: Bus Law II	: 3620	: 12-92	: 3
: Database Mgmt	: 2024	: 12-92	: 3
:	:	:	:
:	:	:	:
:	:	:	:

*Please note: Chapters performing their own recordkeeping must update student's record to include courses granted transfer credit.

NAME	ID NUMBER	BIRTHDATE	DATE PRINTED	PAGE
EL-KHADER, HANI HASAN	[REDACTED] 4566	[REDACTED]	06/03/93	1
HIGH SCHOOL				
OUT OF COUNTRY H S				

DEGREES EARNED AT NORTHERN ILLINOIS UNIVERSITY
 B. S. MAY 08, 1993 MAJR: FINANCE JUNE 1988

COURSE TITLE	DEPT.	COURSE	CREDIT	GRADE	COURSE TITLE	DEPT.	COURSE	CREDIT	GRADE
TRANSFER CREDIT FROM: KISHWAUKEE COLLEGE AUG 1989 - JUNE 1991			68.0	IL	COMMERCIAL BANK MGMT	FINA	450T	3.00	B
TRANSFER CREDIT FROM: CUYAHOGA COMM COLL-EAST JAN 1989 - MAY 1989	MALTA	TRANSFER HOURS:			BUSINESS LAW	MGBE	312	3.00	B
	WARRENSVILLE TWP	TRANSFER HOURS:	0.0	OH	DATABASE MGMT BUS	OMIS	452	3.00	B
BASIS FOR ADMISSION: A.A. DEGREE KISHWAUKEE COLLEGE, MALTA, IL SUMMER 1991					TELE COMM FOR BUS	OMIS	460	3.00	W
PRINCIPLES OF MKTG UGR TERM HRS 3.0 GPA 2.000 CUM HRS 71.00 GPA 2.000		MKTG 310	3.00	C	UGR TERM HRS 12.0 GPA 3.000 CUM HRS 113.00 GPA 3.1				
FALL 1991					SPRING 1993				
INTERMED MICROECON PRINCIPLES OF FINA PRINCIPLES OF MGMT		ECON 360	3.00	A	FINANCIAL ACCY INFO	ACCY	306	3.00	C
INTRO BUS STATISTICS UGR TERM HRS 12.0 GPA 3.250 CUM HRS 83.00 GPA 3.000		FINA 320	3.00	B	ADV COST MANAGEMENT	ACCY	431	3.00	C
FALL 1992		MGMT 333	3.00	C	SH-TRM FIN MGMT MDLG	FINA	330	3.00	B
SPRING 1992		OMIS 223	3.00	A	CPT BUDG LG-TRM FINA	FINA	430	3.00	W
INTRO COST MANAGEMEN INVESTMENT PRINC FINA MARKETS & INST BUSI REPORT WRITING PRINCIP OF OPER MGMT UGR TERM HRS 12.0 GPA 3.000 CUM HRS 95.00 GPA 3.000		MGMT 310	3.00	C	STRATEGIC BUS PROBS	MGMT	468	3.00	B
SUMMER 1992		OMIS 223	3.00	A	INDEP STUDY IN MANAGEMENT	MGMT	495	3.00	A
MANAGERIAL ACCY INFO INFO SYS ORGANIZATNS UGR TERM HRS 6.0 GPA 4.000 CUM HRS 101.00 GPA 3.180		ACCY 207	3.00	OW	YOGA	PHED	106	1.00	A
FALL 1992		FINA 340	3.00	B	KARATE	PHED	133	1.00	A
SURV OF INCOME TAXES		FINA 350	3.00	B	UGR TERM HRS 17.0 GPA 2.940 CUM HRS 130.00 GPA 3.080				
		MGBE 347	3.00	A	*****				
		OMIS 338	3.00	C	* BACHELOR OF SCIENCE				
		ACCY 307	3.00	A	* MAY 08, 1993				
		OMIS 451	3.00	A	* FINANCE				
		UGR TERM HRS 101.00 GPA 3.180			* MAJOR: FINANCE				
		JUN 8 1993			*****				
		ACCY 389	3.00	B	*****				

MET REQUIREMENTS OF SENATE BILL 195 1953
 (SCHOOL CODE, SECTION 27-3).
 -----END OF COURSE INFORMATION-----

Richard F. Dwyer, Jr.

ISSUED TO STUDENT

Certificate of Completion

This document verifies the attendance and participation of

Hani El-Khader
Amcore Financial, Inc.
501 Seventh Street
Rockford, Illinois 61104


in Bank Administration Institute's

Profitability and Performance Measurement Forum
April 7-8, 1997
Chicago, Illinois

P#7059

Attendance can be verified for 16 CPE Credit Hours
NASBA Sponsor Number 9 1-0023-97

BAI[®]
ONE NORTH FRANKLIN, SUITE 1000
CHICAGO, ILLINOIS 60606-0943
312/553-4600


Authorized Signature
Bank Administration Institute

Name: Hani Hasan El-Khader
SS #: [REDACTED] 1566
Form: I-140

On behalf of Ameritrust Mortgage Corporation

Work Experience Document

- * Amcore Financial, Inc.
Rockford, Illinois
- * Bank of Bahrain & Kuwait
Kuwait City

U.S. Department of Justice
Immigration and Naturalization Service

OMB #1115-0061
Immigrant Petition for Alien Worker

START HERE - Please Type or Print

FOR INS USE ONLY

Part 1. Information about the person or organization filing this petition.

If an individual is filing, use the top Name line. Organizations should use the second line.

Family Name	Given Name	Middle Initial
Company or Organization <i>Ameritrust Mortgage Corporation</i>		
Address - Attn: <i>Ms Sandy Heuer</i>		
Street Number and Name	Room #	
<i>284 Virginia Street</i>		
City	State or Province	ZIP/Postal Code
<i>Crystal Lake</i>	<i>IL</i>	<i>60014</i>
Country		
<i>U.S.A.</i>		
IRS Tax #	Social Security #	
<i>36-3390401</i>	<i>N/A</i>	

Returned	Receipt
Resubmitted	
Reloc Sent	
Reloc Rec'd	
<input type="checkbox"/> Petitioner Interviewed	
<input type="checkbox"/> Beneficiary Interviewed	

Part 2. Petition Type. This petition is being filed for: (check one)

- a. An alien of extraordinary ability
- b. An outstanding professor or researcher
- c. A multinational executive or manager
- d. A member of the professions holding an advanced degree or an alien of exceptional ability
- e. A skilled worker (requiring at least two years of specialized training or experience) or professional
- f. An employee of a U.S. business operating in Hong Kong
- g. Any other worker (requiring less than two years training or experience)

- Classification**
- 203(b)(1)(A) Alien Of Extraordinary Ability
 - 203(b)(1)(B) Outstanding Professor or Researcher
 - 203(b)(1)(C) Multi-national executive or manager
 - 203(b)(2) Member of professions w/adv. degree or of exceptional ability
 - 203(b)(3) (A) (i) Skilled worker
 - 203(b)(3) (A) (ii) Professional
 - 203(b)(3) (A) (iii) Other worker
 - Sec. 124 IMMACT-Employee of U.S. business in Hong Kong

Part 3. Information about the person you are filing for.

Family Name	Given Name	Middle Initial
<i>EL-Khader</i>	<i>Hani</i>	<i>H</i>
Address - C/O <i>544 Michigan Ave.</i>		
Street # and Name	Apt #	
<i>Highland Park</i>		
City	State or Province	Zip or Postal Code
<i>U.S.A.</i>	<i>Illinois</i>	<i>60035</i>
Date of Birth (month/day/year)	Country of Birth	
<i>██████/██/69</i>	<i>Kuwait</i>	
Social Security # (if any)	A # (if any)	
<i>██████-██-4566</i>	<i>N/A</i>	
If in the U.S.	Date of Arrival (month/day/year)	I-94#
	<i>August 7, 98</i>	<i>66723847805</i>
Current Nonimmigrant Status	Expires on (month/day/year)	
<i>HI-B</i>	<i>6/1/98</i>	

Priority Date	Consulate
Remarks	
Action Block	

Part 4. Processing Information.

Below give the U.S. Consulate you want notified if this petition is approved and if any requested adjustment of status cannot be granted.

U.S Consulate: City *Amman* Country *Jordan*

To Be Completed by Attorney or Representative, if any

Fill in box if G-28 is attached to represent the petitioner

VOLAG#

ATTY State License #

Firm Name and Address

Signature

Print Your Name

Date

I declare that I prepared this application at the request of the above person and it is based on all information of which I have knowledge.

Part 9. Signature of person preparing form if other than above. (Sign below)

Please Note: If you do not completely fill out this form, or fail to submit required documents listed in the instructions, you cannot be found eligible for the requested document and this application may be denied.

Signature

Date

I certify under penalty of perjury under the laws of the United States of America that this petition, and the evidence submitted with it, is all true and correct. I authorize the release of any information from my records which the Immigration and Naturalization Service needs to determine eligibility for the benefit I am seeking.

Part 8. Signature. Read the information on penalties in the instructions before completing this section.

Provide an attachment listing the family members of the person you are filing for. Be sure to include their full name, relationship, date and country of birth, and present address.

Part 7. Information on spouse and all children of the person you are filing for.

Is this a permanent position? Yes No

Is this a new position? Yes No

Is this a full-time position? Yes No

No (hours per week) Yes No

Wages per week 825.00

Address where the person will work if different from address in Part 1.

Same as Part 1.

Job Title

Cost Analyst

Nontechnical description of job

Accounting & Finance

Part 6. Basic information about the proposed employment.

If an individual, give the following:

Date Established 10-86

Current # of employees 5

Annual Income

Gross Annual Income 785,000

Net Annual Income Sub Chapter S

corporation - all part out to owner at year end

If a company, give the following:

Type of business

MORTGAGE BANKER / MORTGAGE LENDING

Type of petitioner (check one)

Self

Individual U.S. Citizen

Company or organization

Part 5. Additional information about the employer.

Are you filing any other petitions or applications with this one? No Yes attach an explanation

Is the person you are filing for in exclusion or deportation proceedings? No Yes attach an explanation

Has an immigrant visa petition ever been filed by or in behalf of this person? No Yes attach an explanation

Name

31 M P 310

Address

If you gave a U. S. address in Part 3, print the person's foreign address below. If his/her native alphabet does not use Roman letters, print his/her name and foreign address in the native alphabet.

Part 4

I have filed an adjustment of status application last year through my former US Citizen spouse. However, we are now separated and do not live together any more, she is now filing for an annulment and a legal divorce. We have not received any notification for an interview from the INS office in Chicago as of March 13, 1998.

Hani El-Khader



July 15, 1997

Hani El-Khader
AMCORE Financial, Inc.
501 Seventh Street
Rockford, IL 61104

RE: Employment Status

Dear Hani:

This letter is to confirm that you have been an employee in good standing with AMCORE Financial, Inc. since July, 1993.

Your current title is Financial Analyst and Quality Assurance Officer.

It is my understanding you will be vacationing outside the United States and your expected date of return is the second or third week of August; approximately August 11, 1997.

Please let me know if you require any additional information. My phone number is (815)961-7788.

Have a great trip!

Sincerely,

A handwritten signature in black ink, appearing to read "Elizabeth Yock".

Elizabeth Yock
Human Resources Officer

ELIZABETH A. YOCK
Human Resources Officer

AMCORE Financial, Inc.
501 Seventh Street
Post Office Box 1537
Rockford, Illinois 61110-0037
Telephone 815 961-7788



cc: Employee File

ELIZABETH A. YOCK
Assistant Vice President
Manager Employment/Employee Relations

AMCORE Financial, Inc.
501 Seventh Street
Post Office Box 1537
Rockford, Illinois 61110-0037
Telephone 815 961-7788
Fax 815 961-7745

AMCORE
FINANCIAL, INC.

HANI H. EL-KHADER
Quality Assurance Analyst

AMCORE Financial, Inc.
501 Seventh Street
Post Office Box 1537
Rockford, Illinois 61110-0037
Telephone 815 961-3491
Fax 815 961-3453

AMCORE
FINANCIAL, INC.

HANI H. EL-KHADER
Financial Analyst &
Quality Assurance Officer

AMCORE Financial, Inc.
501 Seventh Street
Post Office Box 1537
Rockford, Illinois 61110-0037
Telephone 815 961-3491
Fax 815 961-3453
E-Mail: amcore21@midwest.net

AMCORE
FINANCIAL, INC.

HANI H. EL-KHADER
Business Process Review Officer

AMCORE Financial, Inc.
501 Seventh Street
Post Office Box 1537
Rockford, Illinois 61110-0037
Telephone 815 961-3491
Fax 815 961-7745
E-Mail: amcore21@midwest.net

AMCORE
FINANCIAL, INC.



March 9, 1998

Hani El-Khader
544 Michigan Avenue
Chicago, IL 60035

RE: Employment Status

Dear Hani:

This letter is to confirm that you were an employee in good standing with AMCORE Financial, Inc. from 7/12/93 through 11/28/97. At your time of resignation, your title was Business Process Review Officer.

Please let me know if you require any additional information. My phone number is (815)961-7788.

Sincerely,

A handwritten signature in cursive script that reads "Elizabeth Yock".

Elizabeth Yock
Assistant Vice President and
Employee Relations Manager

cc: Employee File



June 13, 1997

Immigration and Naturalization Service
P. O. Box 87129
Lincoln, NE 68501-7129

Dear Sir or Madam:

This letter is to verify that Hani El-Khader is employed with AMCORE Financial, Inc. as a Financial Analyst and Quality Assurance Officer at the Information Services Division. His annual salary is \$33,606.

Mr. El-Khader began his employment with AMCORE on July 12, 1993 after his graduation from Northern Illinois University. At that time, he was authorized by the Immigration and Naturalization Service to be employed in this country. Mr. El-Khader now has an H1-B visa through AMCORE Financial, Inc.

Please do not hesitate to contact the undersigned should you require any additional information.

Sincerely,

A handwritten signature in cursive script that reads "Wanda Liptow".

Wanda Liptow
Vice President, Human Relations

UNITED STATES DEPARTMENT OF JUSTICE
IMMIGRATION AND NATURALIZATION SERVICE
Nebraska Service Center
P.O. Box 82521
Lincoln, Nebraska 68501-2521

069
LB

July 8, 1998
Refer to File No.
LIN9811951839

AMERITRUST MORTGAGE CORPORATION
C/O MS SANDY HEUER
284 VIRGINIA ST
CRYSTAL LAKE IL 60014

LIN98-119-51839
RETURNED EVIDENCE
USINS
NEBRASKA SERVICE CENTER
PO BOX 82521
LINCOLN NE 68501-2521

Dear Sir or Madam:

Case Type: I-140
Beneficiary: HANI H EL KHADER

REQUEST FOR EVIDENCE

PLACE THIS LETTER ON TOP OF YOUR RESPONSE. SUBMISSION OF EVIDENCE WITHOUT THIS LETTER WILL DELAY PROCESSING OF YOUR CASE AND MAY RESULT IN A DENIAL.

The documentation submitted is not sufficient to warrant favorable consideration of your petition/application. The following information is also required:

Submit evidence to establish that you had the financial ability to pay the offered wage as of November 23, 1994, **and continue to have such ability.** Such evidence must include your latest annual report, your 1994, 1995, 1996, and 1997 complete, annual U.S. tax returns, or audited financial statements for the same time period. You may also include additional evidence, such as audited profit/loss statements, bank account records, personnel records. If you employ 100 workers or more, you may submit a statement from a financial officer of the organization which establishes your ability to pay the wage.

Your response must be received in this office by **SEPTEMBER 30, 1998.** Your case is being held in this office pending your response. Within this period you may:

1. Submit all of the evidence requested;
2. Submit some or none of the evidence requested and ask for a decision based upon the record; or
3. Withdraw the application or petition. (It is noted that if you request that the application or petition be withdrawn, the filing fee cannot be refunded).

JUL 28 '98 - 9 15 AM 1456

You must submit all of the evidence at one time. Submission of only part of the evidence requested will be considered a request for a decision based upon the record. No extension of the period allowed to submit evidence will be granted. If the evidence submitted does not establish that your case was approvable at the time it was filed, it will be denied.

If you do not respond to this request within the time allowed, your case will be considered abandoned and denied. Evidence received in this office after the due date will not be considered.

PLACE THIS LETTER ON TOP OF YOUR RESPONSE. SUBMISSION OF EVIDENCE WITHOUT THIS LETTER WILL DELAY PROCESSING OF YOUR CASE AND MAY RESULT IN A DENIAL.

PLEASE USE THE ATTACHED LABEL FOR MAILING THIS EVIDENCE BACK TO THIS OFFICE.

Sincerely,

Natalie Vedder
NSC Director
LIN/SJP/dlb

Ameritrust Mortgage Corporation

284 Virginia Street
Crystal Lake, IL 60014
Main Office

609 N. Front Street
McHenry, IL 60050
815.363.8000
815.363.8013 Fax

980 N. McLean Blvd.
Elgin, IL 60123
847.742.7600
847.742.7602 Fax

815.459.7303
815.459.7445 Fax

July 24, 1998

Natalie Vedder/NSC Director
United States Immigration and Naturalization Service
Nebraska Service Center
850 South Street
Lincoln, Nebraska 68501

Ref: LIN 98-119-51839
Case Type: I-140
Beneficiary: Hani H. El Khader

Dear Ms. Vedder:

With respect to your letter "Request for Evidence" dated July 8, 1998, enclosed please find the necessary complete audited financial statements for 1994, 1995, 1996 and 1997 which will evidence Ameritrust Mortgage's financial ability to pay the offered wage to Mr. El Khader as of November 23, 1994, and continue to have said ability.

Please feel free to contact me directly should you have any additional questions I may assist in answering.

Sincerely,



Barbara Walters
President
Ameritrust Mortgage Corporation

cc: S. Heuer
Congressman Manzuello



UPS Next Day Air Saver

Shipping Document

WEIGHT AND ZONE LTR

UPS DRIVER

- RECORD 6-DIGIT UPS SHIPPER NUMBER FROM BOX 1.
- IF BOX 1 IS BLANK OR THE NUMBER IS MORE THAN 6 DIGITS, RECORD THE NUMBER FROM BOX 2.

SATURDAY PICKUP

SHIPMENT FROM

UPS SHIPPER NO. 1	2
4619350182	610X67

REFERENCE NUMBER

1-140 HAN1

TELEPHONE

S. LYNNE

815-459-7303

AMERITRUST MORTGAGE CORP

284 VIRGINIA ST

BILL RECEIVER

CRYSTAL LAKE

IL 60014

UPS Next Day Air Saver EXTREMELY URGENT

1

DELIVERY TO

TELEPHONE

Natalie Vedder

(402)437 5218

US Immigration / Northern Dist. Nebraska Cr. Ct.

850 S. STREET

LINCOLN

NE

68501



A341 401 122 1

TRACKING NUMBER

AMERITRUST MORTGAGE CORPORATION

FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REPORT

DECEMBER 31, 1994

DAM, SNELL & TAVEIRNE, LTD.

CERTIFIED PUBLIC ACCOUNTANTS

LEONARD A. DAM C.P.A.
DAVID W. SNELL C.P.A.
DOUGLAS J. TAVEIRNE C.P.A.
JOHN D. VERCHOTA C.P.A.
HUGH (SKIP) McCANN C.P.A.

INDEPENDENT AUDITORS' REPORT

March 1, 1995

Board of Directors
Ameritrust Mortgage Corporation
Crystal Lake, Illinois

We have audited the accompanying balance sheet of Ameritrust Mortgage Corporation (an Illinois corporation), as of December 31, 1994, and the related statements of income, retained earnings, and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards and "Government Auditing Standards", issued by the Comptroller General of the United States. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluation the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Ameritrust Mortgage Corporation as of December 31, 1994, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

21 ROLLINS ROAD
FOX LAKE, ILLINOIS 60020
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FAX (708) 587-4351

1512 ARTAIUS PARKWAY
SUITE 203
LIBERTYVILLE, ILLINOIS 60048
PHONE (708) 367-4448
FAX (708) 367-2606

803 FRONT STREET
McHENRY, ILLINOIS 60050
PHONE (815) 363-1801
or (708) 587-3093
FAX (815) 363-1852

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying information presented on Schedules A and B is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the examination of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Dam, Snell & Taveirne, Ltd.

DAM, SNELL & TAVEIRNE, LTD.
Certified Public Accountants

Fox Lake, Illinois

ADDITIONAL AUDITOR INFORMATION REQUIRED BY HUD:

LICENSE NUMBER: 060-003945

FEIN: 36-3286666

PRINCIPAL: Douglas J. Taveirne

AMERITRUST MORTGAGE CORPORATION
BALANCE SHEET
DECEMBER 31, 1994

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 69,442
Accounts receivable	3,303
Loans receivable	360,906
Due from employees	9,077
Prepaid insurance	4,415
Prepaid taxes	6,044
Deposits	5,065
Investments, at cost	<u>22,580</u>

Total current assets 480,832

PROPERTY AND EQUIPMENT

Land	22,000
Buildings	198,000
Leasehold improvements	50,021
Equipment	39,294
Computers	60,719
Furniture and fixtures	<u>95,096</u>

Total property and equipment	465,130
Less - accumulated depreciation	<u>191,875</u>

Net property and equipment 273,255

OTHER ASSETS

Land - rental	47,190
Building - rental	<u>422,210</u>

Total other assets	469,400
Less - accumulated depreciation	<u>(103,845)</u>

Net other assets 365,555

Total assets \$ 1,119,642

LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES

Notes payable-current portion	\$	13,265
Accounts payable		7,644
Customer escrow deposits		4,095
Accrued real estate taxes		17,400
Shareholder advance		131,360
Rent security deposit		<u>1,350</u>

Total current liabilities		<u>175,114</u>
---------------------------	--	----------------

LONG-TERM LIABILITIES

Mortgages payable		503,634
Less current portion		<u>(13,265)</u>

Total long-term liabilities		<u>490,369</u>
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STOCKHOLDER'S EQUITY

Capital stock, \$1 par value - 10,000 shares authorized, 7,924 shares outstanding		7,924
Additional paid in capital		388,276
Retained earnings		<u>57,959</u>

Total stockholder's equity		<u>454,159</u>
----------------------------	--	----------------

Total liabilities and stockholder's equity	\$	<u><u>1,119,642</u></u>
-----------------------------------------------	----	-------------------------

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
STATEMENT OF INCOME AND RETAINED EARNINGS
YEAR ENDED DECEMBER 31, 1994

REVENUE	
Revenue from loan fees - net	\$ 553,687
Application fees	<u>47,827</u>
Total revenue	<u>601,514</u>
OPERATING EXPENSES	
Personnel and related expenses	281,243
Occupancy and equipment	131,001
Other expenses	<u>189,344</u>
Total operating expenses	<u>601,588</u>
Net operating income	<u>(74)</u>
OTHER INCOME (EXPENSES)	
Other income	4,997
Interest on loans	17,306
Mortgage interest expense	(9,071)
Rental income	29,700
Rental expenses	<u>(54,521)</u>
Total other income (expenses)	<u>(11,589)</u>
Net income (loss) before income taxes	(11,663)
PROVISION FOR INCOME TAXES	<u>0</u>
Net income (loss)	(11,663)
RETAINED EARNINGS - Beginning	<u>69,622</u>
RETAINED EARNINGS - Ending	<u>\$ 57,959</u>

The accompanying notes are an integral part of these financial statements.

EXHIBIT 3

AMERITRUST MORTGAGE CORPORATION
STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 1994

	1994
CASH FLOWS FROM OPERATING ACTIVITIES	
Net loss	\$ (11,663)
Adjustments to reconcile net loss to net cash provided by operating activities:	
Depreciation	46,889
(Increase) decrease in accounts receivable	58,015
(Increase) decrease in loans receivable	(332,458)
(Increase) decrease in due from employees	90
(Increase) decrease in prepaid taxes	(852)
(Increase) decrease in prepaid expenses	4,506
Increase (decrease) in accounts payable	(18,557)
Increase (decrease) in current notes payable	(1,910)
Increase (decrease) in accrued liabilities	(178,158)
Increase (decrease) in shareholder advance	121,607
Increase (decrease) in deposit liabilities	4,095

NET CASH PROVIDED BY OPERATING ACTIVITIES	(308,396)
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of vehicles and equipment	(30,675)
CASH FLOWS FROM FINANCING ACTIVITIES	
Repayment of debt	(13,375)

NET INCREASE (DECREASE) IN CASH	(352,446)
CASH - BEGINNING OF YEAR	421,888

CASH - END OF YEAR	\$ 69,442
	=====
SUPPLEMENTAL DISCLOSURES	
Operating activities reflect the following:	
Interest paid	\$ 28,468
Income taxes paid	455

The accompanying notes are an integral part of these statements.

AMERITRUST MORTGAGE CORPORATION
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1994

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Organization

Ameritrust Mortgage Corporation was incorporated on October 8, 1986 as an Illinois corporation. The Company's principal business activity is originating and brokering mortgages on residential real estate. Because of the processing of FHA loans, the Company is subject to regulation by the U.S. Department of Housing and Urban Development (HUD). The Company's fiscal year ends on December 31.

B. Basis of accounting

The Company prepares its financial statements on the accrual basis of accounting which recognizes income when earned and expenses when incurred.

C. Cash and cash equivalents

For purposes of the statement of cash flows, deposit accounts with a maturity of three months or less are considered cash equivalents.

D. Investments

Investments are stated fair market value (FMV). Any difference between FMV and cost is recorded in a valuation account in the equity section of the balance sheet.

E. Accounts receivable

At year end, all account receivable balances were considered collectible. Consequently, no allowance for doubtful accounts has been provided.

F. Property and equipment

Property and equipment items are stated at cost less accumulated depreciation. Property held for rental purposes is reported as other assets on the balance sheet.

F. Property and Equipment (continued)

Assets are depreciated using accelerated and straight line methods over their estimated useful lives as follows:

Buildings (straight line)	40 years
Building improvements	7 to 39 years
Equipment and computers	5 to 7 years
Furniture and fixtures	5 to 7 years

G. Income Taxes

Income taxes are provided for the tax of transactions reported in the financial statements. No taxes are currently due as the company incurred a net loss for the year. No material timing differences existed at December 31, 1994 and 1993.

NOTE 2 - LONG-TERM DEBT

Long-term debt consists of two adjustable rate mortgages:

Mortgage note payable to bank, requiring monthly installments of \$1,328.46 including interest at 7.375% per year, with final payment due July 2013, secured by land and building.	\$160,688
Mortgage note payable to bank, requiring monthly installments of \$2,835.37 including interest at 7.375% per year, with final payment due July 2013, secured by land and buildings.	342,946

Total	503,634
Less current portion	13,265

Long-term portion	\$490,369
	=====

Future maturities of long-term debt, principal and interest, are as follows:

	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
1995	\$ 13,265	\$ 36,701	\$ 49,966
1996	14,277	35,689	49,966
1997	15,367	34,599	49,966
1998	16,539	33,427	49,966
1999	17,801	32,165	49,966
2000 and thereafter	426,385	248,092	674,477
	-----	-----	-----
Total	\$503,634	\$420,673	\$924,307
	=====	=====	=====

Maturities are based on the interest rates at December 31, 1994.

NOTE 3 - RELATED PARTY TRANSACTIONS

The Company's sole stockholder had a short term advance to the Company of \$131,360 at December 31, 1994. This advance is due on demand and bears no interest.

The Company leases office space from the sole stockholder. Minimum monthly rentals at two different locations are \$2,000, and \$2,875. Rent payments in 1994 totalled \$58,500. Both leases expire in 1995.

NOTE 4 - CONCENTRATION OF CREDIT RISK

The Company maintains its cash in a cash management account in one financial institution located in Crystal Lake, Illinois. The balance is insured by the Federal Deposit Insurance Corporation up to \$100,000. At December 31, 1994, the Company's cash balances were fully insured.

NOTE 6 - OFF BALANCE SHEET RISK

As part of its agreements with investors, the Company guarantees that it will repurchase a mortgage sold, in the event that the borrower defaults on the first payment and such default results in the initiation of foreclosure. The Company had not received notice of any such defaults as of December 31, 1994.

AMERITRUST MORTGAGE CORPORATION
SCHEDULE OF OPERATING EXPENSES
YEAR ENDED DECEMBER 31, 1994

PERSONNEL AND RELATED EXPENSES	
Officer compensation	\$ 72,000
Salaries and wages	145,783
Commissions	30,213
Payroll taxes	23,037
Group insurance	<u>10,210</u>
Total personnel and related expenses	<u>281,243</u>
OCCUPANCY AND EQUIPMENT	
Rent - buildings	58,500
Rent - equipment	1,015
Depreciation	36,852
Real estate taxes	5,784
Utilities	10,261
Repairs and maintenance	<u>18,589</u>
Total occupancy and equipment	<u>131,001</u>
OTHER EXPENSES	
Office supplies and expense	9,778
Auto expense	12,599
Entertainment and promotion	11,964
Professional fees	19,965
Advertising	20,895
Appraisal fees	38,049
Credit checks	14,223
Loan costs	4,986
Insurance	16,328
Donations	1,150
Dues and subscriptions	4,041
Telephone	22,063
Seminars	1,996
Bad debt expense	0
Miscellaneous expense	<u>11,307</u>
Total other expenses	<u>189,344</u>
Total operating expenses	<u>\$ 601,588</u>

AMERITRUST MORTGAGE CORPORATION
COMPUTATION OF ADJUSTED NET WORTH
TO DETERMINE COMPLIANCE WITH HUD
NET WORTH REQUIREMENTS
DECEMBER 31, 1994

SCHEDULE B

Stockholder's equity (net worth) per balance sheet	\$ 454,159
Less Unacceptable assets	- -----
Adjusted net worth for HUD requirement purposes	\$ 454,159 =====

AMERITRUST MORTGAGE CORPORATION

**FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REPORT**

DECEMBER 31, 1995

AMERITRUST MORTGAGE CORPORATION

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Statement of Cash Flows	3
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OWNERS CERTIFICATION	

DAM, SNELL & TAVEIRNE, LTD.

CERTIFIED PUBLIC ACCOUNTANTS

LEONARD A. DAM C.P.A.
DAVID W. SNELL C.P.A.
DOUGLAS J. TAVEIRNE C.P.A.
JOHN D. VERCHOTA C.P.A.
HUGH (SKIP) McCANN C.P.A.

INDEPENDENT AUDITORS' REPORT

March 15, 1995

Board of Directors
Ameritrust Mortgage Corporation
Crystal Lake, Illinois

We have audited the accompanying balance sheet of Ameritrust Mortgage Corporation (an Illinois corporation), as of December 31, 1995, and the related statements of income, retained earnings, and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards and "Government Auditing Standards", issued by the Comptroller General of the United States. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluation the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Ameritrust Mortgage Corporation as of December 31, 1995, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

21 ROLLINS ROAD
FOX LAKE, ILLINOIS 60020
PHONE (708) 587-3022
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FAX (708) 367-2606

803 FRONT STREET
McHENRY, ILLINOIS 60050
PHONE (815) 363-1801
or (708) 587-3093
FAX (815) 363-1852

In accordance with Government Auditing Standards, we have also issued a report dated March 15, 1996, on our consideration of Ameritrust Mortgage Corporation's internal control structure and reports dated March 1, 1996, on its compliance with specific requirements applicable to major HUD programs, and compliance with laws and regulations.

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying information presented on Schedules A and B is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the examination of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Dam, Snell & Taveirne, Ltd.

DAM, SNELL & TAVEIRNE, LTD.
Certified Public Accountants

Fox Lake, Illinois

ADDITIONAL AUDITOR INFORMATION REQUIRED BY HUD:

LICENSE NUMBER: 060-003945

FEIN: 36-3286666

PRINCIPAL: Douglas J. Taveirne

AMERITRUST MORTGAGE CORPORATION
BALANCE SHEET
DECEMBER 31, 1995

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 124,537
Accounts receivable	119,837
Loans receivable	217,914
Due from employees	9,074
Prepaid insurance	4,004
Deposits	<u>5,065</u>
Total current assets	<u>480,431</u>

PROPERTY AND EQUIPMENT

Land	22,000
Buildings	198,000
Leasehold improvements	53,852
Equipment	40,945
Computers	62,037
Office equipment	19,814
Furniture and fixtures	<u>63,573</u>
Total property and equipment	460,221
Less - accumulated depreciation	<u>(208,362)</u>

Net property and equipment 251,859

OTHER ASSETS

Land - rental	40,000
Building - rental	<u>363,800</u>
Total other assets	403,800
Less - accumulated depreciation	<u>(98,712)</u>

Net other assets 305,088

Total assets \$ 1,037,378

LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES

Notes payable-current portion	\$	13,583
Accounts payable		16,164
Customer escrow deposits		21,990
Accrued real estate taxes		16,715
Shareholder advance		65,823
Accrued payroll taxes		(189)
Rent security deposit		1,350

Total current liabilities		<u>135,436</u>
---------------------------	--	----------------

LONG-TERM LIABILITIES

Mortgages payable		<u>477,080</u>
Total long-term liabilities		<u>477,080</u>

STOCKHOLDER'S EQUITY

Capital stock, \$1 par value - 10,000 shares authorized, 7,924 shares outstanding		7,924
Additional paid in capital		388,276
Retained earnings		<u>28,662</u>

Total stockholder's equity		<u>424,862</u>
----------------------------	--	----------------

Total liabilities and stockholder's equity	\$	<u><u>1,037,378</u></u>
-----------------------------------------------	----	-------------------------

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
 STATEMENT OF INCOME AND RETAINED EARNINGS
YEAR ENDED DECEMBER 31, 1995

REVENUE	
Revenue from loan activities	\$ 480,091
Total revenue	<u>480,091</u>
OPERATING EXPENSES	
Personnel and related expenses	230,706
Occupancy and equipment	112,007
Other expenses	<u>117,306</u>
Total operating expenses	<u>460,019</u>
Net operating income	<u>20,072</u>
OTHER INCOME (EXPENSES)	
Other income	2,349
Interest income on loans	23,037
Mortgage interest expense	(12,039)
Interest expense	(23,067)
Rental income	19,113
Gain on sale of assets	13,431
Rental expenses	<u>(72,055)</u>
Total other income (expenses)	<u>(49,231)</u>
Net income (loss) before income taxes	(29,159)
PROVISION FOR INCOME TAXES	<u>139</u>
Net income (loss)	(29,298)
RETAINED EARNINGS - Beginning	<u>57,960</u>
RETAINED EARNINGS - Ending	<u>\$ 28,662</u>

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 1995

EXHIBIT 3

CASH FLOWS FROM OPERATING ACTIVITIES	
Net loss	\$ (29,298)
Adjustments to reconcile net loss to net cash provided by operating activities:	
Depreciation	42,112
Gain on sale of assets	(13,431)
(Increase) decrease in accounts receivable	(116,534)
(Increase) decrease in loans receivable	142,992
(Increase) decrease in due from employees	0
(Increase) decrease in prepaid taxes	6,044
(Increase) decrease in prepaid expenses	411
Increase (decrease) in accounts payable	8,520
Increase (decrease) in current notes payable	318
Increase (decrease) in accrued liabilities	(874)
Increase (decrease) in shareholder advance	(65,537)
Increase (decrease) in deposit liabilities	<u>17,895</u>
NET CASH PROVIDED BY OPERATING ACTIVITIES	(7,382)
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of fixed assets	(12,817)
Proceeds on sale of fixed assets	66,000
Sale of investments	<u>22,580</u>
NET CASH PROVIDED FROM INVESTING ACTIVITIES	75,763
CASH FLOWS FROM FINANCING ACTIVITIES	
Repayment of debt	<u>(13,289)</u>
NET INCREASE (DECREASE) IN CASH	55,092
CASH - BEGINNING OF YEAR	<u>69,442</u>
CASH - END OF YEAR	<u>\$ 124,534</u>
SUPPLEMENTAL DISCLOSURES	
Operating activities reflect the following:	
Interest paid	\$ 60,955
Income taxes paid	-0-

The accompanying notes are an integral part of these statements.

AMERITRUST MORTGAGE CORPORATION
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1995

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Organization

Ameritrust Mortgage Corporation was incorporated on October 8, 1986 as an Illinois corporation. The Company's principal business activity is originating and brokering mortgages on residential real estate. Because of the processing of FHA loans, the Company is subject to regulation by the U.S. Department of Housing and Urban Development (HUD). The Company's fiscal year ends on December 31.

B. Basis of accounting

The Company prepares its financial statements on the accrual basis of accounting which recognizes income when earned and expenses when incurred.

C. Cash and cash equivalents

For purposes of the statement of cash flows, deposit accounts with a maturity of three months or less are considered cash equivalents.

D. Investments

Investments are stated fair market value (FMV). Any difference between FMV and cost is recorded in a valuation account in the equity section of the balance sheet.

E. Accounts receivable

At year end, all account receivable balances were considered collectible. Consequently, no allowance for doubtful accounts has been provided.

F. Property and equipment

Property and equipment items are stated at cost less accumulated depreciation. Property held for rental purposes is reported as other assets on the balance sheet.

F. Property and Equipment (continued)

Assets are depreciated using accelerated and straight line methods over their estimated useful lives as follows:

Buildings (straight line)	40 years
Building improvements	7 to 39 years
Equipment and computers	5 to 7 years
Furniture and fixtures	5 to 7 years

G. Income Taxes

Effective in fiscal year 1994, the Company elected to be taxed under the provisions of Subchapter S of the Internal Revenue Code. Under such an election, the Company's federal income tax liability is passed through to the shareholder. Therefore, no provision or liability for federal income tax has been included in these financial statements.

No material timing differences existed at December 31, 1995.

H. Use of Estimates

Management uses estimates and assumptions in preparing these financial statements in accordance with generally accepted accounting principles (GAAP). Those estimates and assumptions affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities, and the reported revenues and expenses.

NOTE 2 - LONG-TERM DEBT

Long-term debt consists of two adjustable rate mortgages:

Mortgage note payable to bank, requiring monthly installments of \$1,375.66 including interest at 7.875% per year, with final payment due June 2013, secured by land and building.	\$156,550
Mortgage note payable to bank, requiring monthly installments of \$2,935.97 including interest at 7.875% per year, with final payment due June 2013, secured by land and buildings.	334,113

Total	490,663
Less current portion	13,583

Long-term portion	\$477,080
	=====

NOTE 2 - LONG-TERM DEBT (continued)

Future maturities of long-term debt, principal and interest, are as follows:

	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
1996	\$ 13,583	\$ 38,157	\$ 51,740
1997	14,692	37,048	51,740
1998	15,892	35,848	51,740
1999	17,190	34,550	51,740
2000	18,593	33,147	51,740
2001 and thereafter	410,713	236,010	646,723
	-----	-----	-----
Total	\$490,663	\$414,760	\$905,423
	=====	=====	=====

Maturities are based on the interest rates at December 31, 1995.

NOTE 3 - RELATED PARTY TRANSACTIONS

The Company's sole stockholder had a short term advance to the Company of \$65,823 at December 31, 1995. This advance is due on demand and bears interest at a rate of prime plus one point.

The Company leases office space from the sole stockholder. Minimum monthly rentals at two different locations are \$800, and \$1,359. Rent payments in 1995 totalled \$19,113. Both leases expire in 1996.

In December 1995 the Company sold one of its buildings to its sole shareholder. The transaction resulted in a gain to the Corporation of \$13,431 for financial statement purposes.

NOTE 4 - CONCENTRATION OF CREDIT RISK

The Company maintains its cash in a cash management account in one financial institution located in Crystal Lake, Illinois. The balance is insured by the Federal Deposit Insurance Corporation up to \$100,000. At December 31, 1995, the Company's cash balances were fully insured.

NOTE 5 - OFF BALANCE SHEET RISK

As part of its agreements with investors, the Company guarantees that it will repurchase a mortgage sold, in the event that the borrower defaults on the first payment and such default results in the initiation of foreclosure. The Company had not received notice of any such defaults as of December 31, 1995.

AMERITRUST MORTGAGE CORPORATION
SCHEDULE OF OPERATING EXPENSES
YEAR ENDED DECEMBER 31, 1995

PERSONNEL AND RELATED EXPENSES	
Officer compensation	\$ 72,000
Salaries and wages	116,602
Commissions	17,935
Payroll taxes	19,537
Group insurance	<u>4,632</u>
Total personnel and related expenses	<u>230,706</u>
OCCUPANCY AND EQUIPMENT	
Rent - buildings	58,500
Rent - equipment	768
Depreciation	27,290
Real estate taxes	5,026
Utilities	10,913
Repairs and maintenance	<u>9,510</u>
Total occupancy and equipment	<u>112,007</u>
OTHER EXPENSES	
Office supplies and expense	8,545
Auto expense	10,497
Entertainment and promotion	5,868
Professional fees	19,554
Advertising	24,197
Loan costs	5,414
Insurance	11,549
Donations	160
Dues and subscriptions	3,363
Telephone	21,081
Seminars	2,410
Miscellaneous expense	<u>4,668</u>
Total other expenses	<u>117,306</u>
Total operating expenses	<u>\$ 460,019</u>

AMERITRUST MORTGAGE CORPORATION
COMPUTATION OF ADJUSTED NET WORTH
TO DETERMINE COMPLIANCE WITH HUD
NET WORTH REQUIREMENTS
DECEMBER 31, 1995

SCHEDULE B

Stockholder's equity (net worth) per balance sheet	\$ 424,862
Less Unacceptable assets: Employee advances	6,122 -----
Adjusted net worth for HUD requirement purposes	\$ 418,740 =====

AMERITRUST MORTGAGE CORPORATION

**FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REPORT**

DECEMBER 31, 1997

AMERITRUST MORTGAGE CORPORATION

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DAM, SNELL & TAVEIRNE, LTD.

CERTIFIED PUBLIC ACCOUNTANTS

LEONARD A. DAM C.P.A.
DAVID W. SNELL C.P.A.
DOUGLAS J. TAVEIRNE C.P.A.
JOHN D. VERCHOTA C.P.A.
HUGH (SKIP) McCANN C.P.A.

INDEPENDENT AUDITORS' REPORT

February 19, 1998

Board of Directors
Ameritrust Mortgage Corporation
Crystal Lake, Illinois

We have audited the accompanying balance sheet of Ameritrust Mortgage Corporation (an Illinois corporation), as of December 31, 1997, and the related statements of income, retained earnings, and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards and the standards applicable to financial statements contained in "Government Auditing Standards", issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluation the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Ameritrust Mortgage Corporation as of December 31, 1997, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

In accordance with Government Auditing Standards and the Consolidated Audit Guide for Audits of HUD Programs issued by the U.S. Department of Housing and Urban Development, we have also issued a report dated February 19, 1998, on our consideration of Ameritrust Mortgage Corporation's internal control and reports dated February 19, 1998, on its compliance with specific requirements applicable to major HUD programs and compliance with certain laws and regulations.

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying information presented on Schedules A and B is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the examination of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Dam, Snell & Taveirne, Ltd.

DAM, SNELL & TAVEIRNE, LTD.
Certified Public Accountants

Fox Lake, Illinois

ADDITIONAL AUDITOR INFORMATION REQUIRED BY HUD:

LICENSE NUMBER: 060-003945

FEIN: 36-3286666

PRINCIPAL: Douglas J. Taveirne

AMERITRUST MORTGAGE CORPORATION
BALANCE SHEET
DECEMBER 31, 1997

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$	354,105
Restricted cash		96,663
Mortgage loans held for sale, (market value \$2,327,218)		2,311,543
Prepaid insurance		3,108
Deposits		5,065
Total current assets		<u>2,770,484</u>

PROPERTY AND EQUIPMENT

Land		22,000
Buildings		198,000
Leasehold improvements		60,436
Equipment		47,425
Computers		70,037
Office equipment		24,193
Furniture and fixtures		69,005
Total property and equipment		<u>491,096</u>
Less - accumulated depreciation		<u>(248,059)</u>

Net property and equipment 243,037

OTHER ASSETS

Land - rental		40,000
Building - rental		<u>363,800</u>
Total other assets		403,800
Less - accumulated depreciation		<u>(126,243)</u>

Net other assets 277,557

Total assets \$ 3,291,078

LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES

Notes payable-current portion	\$	15,733
Accounts payable		24,035
Advances under line of credit		2,259,028
Customer escrow deposits		96,663
Accrued commissions		8,521
Accrued interest		8,434
Accrued real estate taxes		16,428
Shareholder loan		88,720
Accrued payroll taxes		418
Rent security deposit		<u>1,350</u>
Total current liabilities		<u>2,519,330</u>

LONG-TERM LIABILITIES

Mortgages payable		<u>447,063</u>
Total long-term liabilities		<u>447,063</u>

STOCKHOLDER'S EQUITY

Capital stock, \$1 par value - 10,000 shares authorized, 7,924 shares outstanding		7,924
Additional paid in capital		388,276
Retained earnings		<u>(71,515)</u>
Total stockholder's equity		<u>324,685</u>

Total liabilities and stockholder's equity	\$	<u>3,291,078</u>
-----------------------------------------------	----	------------------

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
 STATEMENT OF INCOME AND RETAINED EARNINGS
YEAR ENDED DECEMBER 31, 1997

REVENUE	
Net revenue from loan origination and sales	\$ 599,046
Interest income	77,603
Recovery of loss on mortgages held for sale	<u>4,651</u>
Total revenue	<u>681,300</u>
OPERATING EXPENSES	
Personnel and related expenses	347,878
Occupancy and equipment	142,220
Interest expense	71,569
Other expenses	<u>120,299</u>
Total operating expenses	<u>681,966</u>
Net operating income	<u>(666)</u>
OTHER INCOME (EXPENSES)	
Other interest income	4,509
Mortgage interest expense	(12,125)
Interest expense	(10,746)
Rental income	25,800
Rental expenses	<u>(34,535)</u>
Total other income (expenses)	<u>(27,097)</u>
Net income (loss)	(27,763)
RETAINED EARNINGS - Beginning	<u>(43,752)</u>
RETAINED EARNINGS - Ending	<u>\$ (71,515)</u>

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 1997

EXHIBIT 3

CASH FLOWS FROM OPERATING ACTIVITIES	
Net loss	\$ (27,763)
Adjustments to reconcile net loss to net cash provided by operating activities:	
Depreciation	33,564
(Increase) decrease in mortgages for sale net of advances under lines of credit	82,091
(Increase) decrease in prepaid expenses	(313)
Increase (decrease) in accounts payable	2,316
Increase (decrease) in current notes payable	1,379
Increase (decrease) in accrued liabilities	17,762
Increase (decrease) in shareholder advance	(36,356)
Increase (decrease) in deposit liabilities	56,430
(Increase) decrease in restricted cash balances	<u>(56,626)</u>
NET CASH PROVIDED BY OPERATING ACTIVITIES	72,484
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of fixed assets	<u>(25,306)</u>
NET CASH USED BY INVESTING ACTIVITIES	(25,306)
CASH FLOWS FROM FINANCING ACTIVITIES	
Repayment of debt on mortgages payable	<u>(15,806)</u>
NET CASH USED BY INVESTING ACTIVITIES	(15,806)
NET INCREASE (DECREASE) IN CASH	31,372
CASH - BEGINNING OF YEAR	<u>322,733</u>
CASH - END OF YEAR	<u>\$ 354,105</u>
SUPPLEMENTAL DISCLOSURES	
Operating activities reflect the following:	
Interest paid	\$ 117,556
Income taxes paid	-0-

The accompanying notes are an integral part of these statements.

AMERITRUST MORTGAGE CORPORATION
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1997

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Organization

Ameritrust Mortgage Corporation was incorporated on October 8, 1986 as an Illinois corporation. The Company's principal business activity is originating and brokering mortgages on residential real estate. Because of the processing of FHA loans, the Company is subject to regulation by the U.S. Department of Housing and Urban Development (HUD). The Company's fiscal year ends on December 31.

B. Basis of accounting

The Company prepares its financial statements on the accrual basis of accounting which recognizes income when earned and expenses when incurred.

C. Cash and cash equivalents

For purposes of the statement of cash flows, deposit accounts with a maturity of three months or less are considered cash equivalents.

D. Investments

Investments are stated at fair market value (FMV). Any difference between FMV and cost is recorded in a valuation account in the equity section of the balance sheet.

E. Accounts receivable

At year end, all account receivable balances were considered collectible. Consequently, no allowance for doubtful accounts has been provided.

F. Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent liabilities at the date of the financial statements, and the reported amounts of revenues and expenditures during the reporting period. Actual results could differ from those estimates.

G. Property and equipment

Property and equipment items are stated at cost less accumulated depreciation. Property held for rental purposes is reported as other assets on the balance sheet.

Assets are depreciated using accelerated and straight line methods over their estimated useful lives as follows:

Buildings (straight line)	40 years
Building improvements	7 to 39 years
Equipment and computers	5 to 7 years
Furniture and fixtures	5 to 7 years

H. Income Taxes

Effective in fiscal year 1994, the Company elected to be taxed under the provisions of Subchapter S of the Internal Revenue Code. Under such an election, the Company's federal income tax liability is passed through to the shareholder. Therefore, no provision or liability for federal income tax has been included in these financial statements.

No material timing differences existed at December 31, 1997.

I. Mortgage Loans Held For Sale

Mortgage loans held for sale are carried at the lower of cost or market, computed by the aggregate method. All mortgage loans are collateralized by first liens on residential property. Management believes that the value of such collateral is in excess of the mortgage loans receivable as of December 31, 1997 and therefore, no allowance has been provided.

Revenues associated with closing fees are recognized upon the sale of the related mortgage loan.

NOTE 2 - LINE OF CREDIT

As of December 31, 1997, the Company had borrowed \$2,259,028 under a line of credit agreement with a bank which is due on demand. Under the agreement, the mortgage loans held for sale are pledged as collateral against the advances received. Advances are to be repaid upon the sale of the pledged mortgage loan to an investor. Interest on the line of credit is payable monthly at a rate of 9.50%.

NOTE 3 - LONG-TERM DEBT

Long-term debt consists of two adjustable rate mortgages:

Mortgage note payable to bank, requiring monthly installments of \$1,387.60 including interest at 8.00% per year, with final payment due June 2013, secured by land and building. \$147,659

Mortgage note payable to bank, requiring monthly installments of \$2,961.45 including interest at 8.00% per year, with final payment due June 2013, secured by land and buildings. 315,137

Total 462,796
Less current portion 15,733

Long-term portion \$447,063
=====

Future maturities of long-term debt, principal and interest, are as follows:

	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
1998	\$ 15,733	\$ 36,456	\$ 52,189
1999	17,040	35,149	52,189
2000	18,454	33,735	52,189
2001	19,985	32,204	52,189
2002	21,644	30,545	52,189
2003 and thereafter	369,940	178,038	547,978
	-----	-----	-----
Total	\$462,796	\$346,127	\$808,923
	=====	=====	=====

Maturities are based on the interest rates at December 31, 1997.

NOTE 4 - RELATED PARTY TRANSACTIONS

The Company's sole stockholder had a short term advance to the Company of \$88,720 at December 31, 1997. This advance is due on demand and bears interest at a rate of prime plus one point.

The Company leases office space from the sole stockholder. Minimum monthly rentals at two different locations are \$2000, and \$2,875. Rent payments made in 1997 totalled \$58,500. Both leases expire in 1998.

The Company also leases office space to the sole stockholder. Minimum monthly rentals at two different locations are \$800, and \$1,350. Rental income in 1997 totalled \$25,800. Both leases expire in 1998.

NOTE 5 - CONCENTRATION OF CREDIT RISK

The Company maintains cash accounts at two financial institutions in Illinois. The balances at each institution are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$100,000. At December 31, 1997, cash balances exceeded FDIC insurance at both institutions resulting in uninsured balances of \$141,608.

NOTE 6 - OFF BALANCE SHEET RISK

As part of its agreements with investors, the Company guarantees that it will repurchase a mortgage sold, in the event that the borrower defaults on the first payment and such default results in the initiation of foreclosure. The Company had not received notice of any such defaults as of December 31, 1997.

NOTE 7 - MORTGAGE LOANS HELD FOR SALE

At December 31, 1997, the mortgage loans held for sale had a carrying value of \$2,311,543 and an estimated fair value of \$2,327,218. The mortgages are reported at the lower of cost or market and therefore the difference of \$15,675 is only disclosed and not reported in the income statement.

The estimated fair value amounts have been determined by management using available market information and valuation methodologies which the Company believes are appropriate under the circumstances.

NOTE 8 - LOAN SERVICING

At December 31, 1997, the Company was servicing approximately 100 loans, on behalf of FNMA. Total principal balance on these loans at December 31, 1997 was approximately \$11,730,949.

AMERITRUST MORTGAGE CORPORATION
SCHEDULE OF OPERATING EXPENSES
YEAR ENDED DECEMBER 31, 1997

PERSONNEL AND RELATED EXPENSES	
Officer compensation	\$ 72,000
Salaries and wages	181,183
Commissions	61,528
Payroll taxes	22,760
Group insurance	<u>10,407</u>
Total personnel and related expenses	<u>347,878</u>
OCCUPANCY AND EQUIPMENT	
Rent - buildings	58,500
Rent - equipment	5,298
Depreciation	22,570
Mortgage interest expense	25,878
Real estate taxes	6,109
Utilities	12,419
Repairs and maintenance	<u>11,446</u>
Total occupancy and equipment	<u>142,220</u>
INTEREST EXPENSE	<u>71,569</u>
OTHER EXPENSES	
Office supplies and expense	14,017
Auto expense	10,107
Entertainment and promotion	7,911
Professional fees	11,904
Advertising	23,982
Loan costs	5,484
Insurance	9,691
Donations	883
Dues and subscriptions	4,106
Telephone	28,784
Seminars	397
Miscellaneous expense	<u>3,033</u>
Total other expenses	<u>120,299</u>
Total operating expenses	<u>\$ 681,966</u>

SCHEDULE B

AMERITRUST MORTGAGE CORPORATION
 COMPUTATION OF ADJUSTED NET WORTH
 TO DETERMINE COMPLIANCE WITH HUD
 NET WORTH REQUIREMENTS
DECEMBER 31, 1997

1. Servicing Portfolio FYE		\$0
2. Add:		
Origination	\$16,285,750	
Purchased from Loan Corresp	0	

Sub-Total		16,285,750
3. Less:		
Servicing retained	0	
Loan Corresp Purchased Retained	0	

		0

4. Total		\$16,285,750
		=====
5. Net Worth Required		\$250,000
Stockholders Equity (Net Worth) per Balance Sheet	\$324,685	
Less: Unacceptable Assets	0	

Adjusted Net Worth for HUD Requirement Purposes		324,685

Adjusted Net Worth ABOVE Amount Required		\$74,685
		=====

AMERITRUST MORTGAGE CORPORATION

**FINANCIAL STATEMENTS AND
INDEPENDENT AUDITORS' REPORT**

DECEMBER 31, 1996

AMERITRUST MORTGAGE CORPORATION

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DAM, SNELL & TAVEIRNE, LTD.

CERTIFIED PUBLIC ACCOUNTANTS

LEONARD A. DAM C.P.A.
DAVID W. SNELL C.P.A.
DOUGLAS J. TAVEIRNE C.P.A.
JOHN D. VERCHOTA C.P.A.
HUGH (SKIP) McCANN C.P.A.

INDEPENDENT AUDITORS' REPORT

February 6, 1997

Board of Directors
Ameritrust Mortgage Corporation
Crystal Lake, Illinois

We have audited the accompanying balance sheet of Ameritrust Mortgage Corporation (an Illinois corporation), as of December 31, 1996, and the related statements of income, retained earnings, and cash flows for the year then ended. These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards and "Government Auditing Standards", issued by the Comptroller General of the United States. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluation the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Ameritrust Mortgage Corporation as of December 31, 1996, and the results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

21 ROLLINS ROAD
FOX LAKE, ILLINOIS 60020
PHONE (847) 587-3022
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1512 ARTAIUS PARKWAY
SUITE 203
LIBERTYVILLE, ILLINOIS 60048
PHONE (847) 367-4448
FAX (847) 367-2606

803 FRONT STREET
McHENRY, ILLINOIS 60050
PHONE (815) 363-1801
or (847) 587-3093
FAX (815) 363-1852

In accordance with Government Auditing Standards, we have also issued a report dated February 6, 1997, on our consideration of Ameritrust Mortgage Corporation's internal control structure and reports dated February 6, 1997, on its compliance with specific requirements applicable to major HUD programs, and compliance with laws and regulations.

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying information presented on Schedules A and B is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the examination of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Dam, Snell & Taveirne, Ltd.

DAM, SNELL & TAVEIRNE, LTD.
Certified Public Accountants

Fox Lake, Illinois

ADDITIONAL AUDITOR INFORMATION REQUIRED BY HUD:

LICENSE NUMBER: 060-003945

FEIN: 36-3286666

PRINCIPAL: Douglas J. Taveirne

AMERITRUST MORTGAGE CORPORATION
BALANCE SHEET
DECEMBER 31, 1996

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$	322,733
Restricted cash		40,037
Mortgage loans held for sale, (cost basis of \$1,711,267)		1,706,706
Prepaid insurance		2,795
Deposits		<u>5,065</u>
Total current assets		<u>2,077,336</u>

PROPERTY AND EQUIPMENT

Land		22,000
Buildings		198,000
Leasehold improvements		59,421
Equipment		40,945
Computers		62,037
Office equipment		19,814
Furniture and fixtures		<u>63,573</u>
Total property and equipment		465,790
Less - accumulated depreciation		<u>(227,064)</u>
Net property and equipment		<u>238,726</u>

OTHER ASSETS

Land - rental		40,000
Building - rental		<u>363,800</u>
Total other assets		403,800
Less - accumulated depreciation		<u>(113,674)</u>
Net other assets		<u>290,126</u>

Total assets	\$	<u>2,606,188</u>
--------------	----	------------------

LIABILITIES AND STOCKHOLDER'S EQUITY

CURRENT LIABILITIES

Notes payable-current portion	\$	14,354
Accounts payable		21,719
Advances under line of credit		1,572,100
Customer escrow deposits		40,233
Accrued real estate taxes		16,000
Shareholder advance		125,076
Accrued payroll taxes		42
Rent security deposit		<u>1,350</u>

Total current liabilities		<u>1,790,874</u>
---------------------------	--	------------------

LONG-TERM LIABILITIES

Mortgages payable		<u>462,869</u>
Total long-term liabilities		<u>462,869</u>

STOCKHOLDER'S EQUITY

Capital stock, \$1 par value - 10,000 shares authorized, 7,924 shares outstanding		7,924
Additional paid in capital		388,276
Retained earnings		<u>(43,755)</u>

Total stockholder's equity		<u>352,445</u>
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Total liabilities and stockholder's equity	\$	<u>2,606,188</u>
-----------------------------------------------	----	------------------

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
STATEMENT OF INCOME AND RETAINED EARNINGS
YEAR ENDED DECEMBER 31, 1996

REVENUE	
Net revenue from loan origination and sales	\$ 460,258
Interest income	94,476
Unrealized loss on mortgages held for sale	<u>(4,651)</u>
Total revenue	<u>550,083</u>
OPERATING EXPENSES	
Personnel and related expenses	242,902
Occupancy and equipment	131,298
Interest expense	93,369
Other expenses	<u>137,632</u>
Total operating expenses	<u>605,201</u>
Net operating income	<u>(55,118)</u>
OTHER INCOME (EXPENSES)	
Other interest income	1,579
Mortgage interest expense	(12,334)
Rental income	25,800
Rental expenses	<u>(32,345)</u>
Total other income (expenses)	<u>(17,300)</u>
Net income (loss)	(72,418)
RETAINED EARNINGS - Beginning	<u>28,663</u>
RETAINED EARNINGS - Ending	<u>\$ (43,755)</u>

The accompanying notes are an integral part of these financial statements.

AMERITRUST MORTGAGE CORPORATION
STATEMENT OF CASH FLOWS
YEAR ENDED DECEMBER 31, 1996

EXHIBIT 3

CASH FLOWS FROM OPERATING ACTIVITIES	
Net loss	\$ (72,418)
Adjustments to reconcile net loss to net cash provided by operating activities:	
Depreciation	33,665
(Increase) decrease in mortgages for sale net of advances under lines of credit	203,145
(Increase) decrease in due from employees	9,077
(Increase) decrease in prepaid expenses	1,209
Increase (decrease) in accounts payable	5,555
Increase (decrease) in current notes payable	771
Increase (decrease) in accrued liabilities	(484)
Increase (decrease) in shareholder advance	59,253
Increase (decrease) in deposit liabilities	<u>18,243</u>
NET CASH PROVIDED BY OPERATING ACTIVITIES	258,016
CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of fixed assets	<u>(5,569)</u>
NET CASH PROVIDED FROM INVESTING ACTIVITIES	(5,569)
CASH FLOWS FROM FINANCING ACTIVITIES	
Repayment of debt on mortgages payable	<u>(14,211)</u>
NET CASH PROVIDED FROM INVESTING ACTIVITIES	(14,211)
NET INCREASE (DECREASE) IN CASH	238,236
CASH - BEGINNING OF YEAR	<u>124,534</u>
CASH - END OF YEAR	<u><u>\$ 362,770</u></u>
SUPPLEMENTAL DISCLOSURES	
Operating activities reflect the following:	
Interest paid	\$ 122,852
Income taxes paid	-0-

The accompanying notes are an integral part of these statements.

AMERITRUST MORTGAGE CORPORATION
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 1996

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Organization

Ameritrust Mortgage Corporation was incorporated on October 8, 1986 as an Illinois corporation. The Company's principal business activity is originating and brokering mortgages on residential real estate. Because of the processing of FHA loans, the Company is subject to regulation by the U.S. Department of Housing and Urban Development (HUD). The Company's fiscal year ends on December 31.

B. Basis of accounting

The Company prepares its financial statements on the accrual basis of accounting which recognizes income when earned and expenses when incurred.

C. Cash and cash equivalents

For purposes of the statement of cash flows, deposit accounts with a maturity of three months or less are considered cash equivalents.

D. Investments

Investments are stated at fair market value (FMV). Any difference between FMV and cost is recorded in a valuation account in the equity section of the balance sheet.

E. Accounts receivable

At year end, all account receivable balances were considered collectible. Consequently, no allowance for doubtful accounts has been provided.

F. The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent liabilities at the date of the financial statements, and the reported amounts of revenues and expenditures during the reporting period. Actual results could differ from those estimates.

G. Property and equipment

Property and equipment items are stated at cost less accumulated depreciation. Property held for rental purposes is reported as other assets on the balance sheet.

Assets are depreciated using accelerated and straight line methods over their estimated useful lives as follows:

Buildings (straight line)	40 years
Building improvements	7 to 39 years
Equipment and computers	5 to 7 years
Furniture and fixtures	5 to 7 years

H. Income Taxes

Effective in fiscal year 1994, the Company elected to be taxed under the provisions of Subchapter S of the Internal Revenue Code. Under such an election, the Company's federal income tax liability is passed through to the shareholder. Therefore, no provision or liability for federal income tax has been included in these financial statements.

No material timing differences existed at December 31, 1996.

I. Mortgage Loans Held For Sale

Mortgage loans held for sale are carried at the lower of cost or market, computed by the aggregate method. All mortgage loans are collateralized by first liens on residential property. Management believes that the value of such collateral is in excess of the mortgage loans receivable as of December 31, 1996 and therefore, no allowance has been provided.

Revenues associated with closing fees are recognized upon the sale of the related mortgage loan.

NOTE 2 - LINE OF CREDIT

As of December 31, 1996, the Company had borrowed \$1,572,100 under a line of credit agreement with a bank which is due on demand. Under the agreement, the mortgage loans held for sale are pledged as collateral against the advances received. Advances are to be repaid upon the sale of the pledged mortgage loan to an investor. Interest on the line of credit is payable monthly at a rate of 9.25%.

NOTE 3 - LONG-TERM DEBT

Long-term debt consists of two adjustable rate mortgages:

Mortgage note payable to bank, requiring monthly installments of \$1,398.58 including interest at 8.125% per year, with final payment due June 2013, secured by land and building. \$152,262

Mortgage note payable to bank, requiring monthly installments of \$2,984.88 including interest at 8.125% per year, with final payment due June 2013, secured by land and buildings. 324,961

Total 477,223
Less current portion 14,354

Long-term portion \$462,869

Future maturities of long-term debt, principal and interest, are as follows:

	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
1997	14,354	38,248	52,602
1998	15,565	37,037	52,602
1999	16,877	35,724	52,602
2000	18,301	34,001	52,602
2001	19,844	32,758	52,602
2002 and thereafter	392,282	212,934	605,216
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Total	\$477,223	\$390,702	\$868,226
	=====	=====	=====

Maturities are based on the interest rates at December 31, 1996.

NOTE 4 - RELATED PARTY TRANSACTIONS

The Company's sole stockholder had a short term advance to the Company of \$125,076 at December 31, 1996. This advance is due on demand and bears interest at a rate of prime plus one point.

The Company leases office space from the sole stockholder. Minimum monthly rentals at two different locations are \$2000, and \$2,875. Rent payments made in 1996 totalled \$58,500. Both leases expire in 1997.

The Company also leases office space to the sole stockholder. Minimum monthly rentals at two different locations are \$800, and \$1,350. Rental income in 1996 totalled \$25,800. Both leases expire in 1997.

NOTE 5 - CONCENTRATION OF CREDIT RISK

The Company maintains a majority of its cash accounts in one financial institution located in Crystal Lake, Illinois. The balance is insured by the Federal Deposit Insurance Corporation up to \$100,000. At December 31, 1996, the Company had uninsured cash balances of \$227,309.

NOTE 6 - OFF BALANCE SHEET RISK

As part of its agreements with investors, the Company guarantees that it will repurchase a mortgage sold, in the event that the borrower defaults on the first payment and such default results in the initiation of foreclosure. The Company had not received notice of any such defaults as of December 31, 1996.

NOTE 7 - MORTGAGE LOANS HELD FOR SALE

At December 31, 1996, the mortgage loans held for sale had a carrying value of \$1,711,267 and an estimated fair value of \$1,706,706. The mortgages are reported at the lower of cost or market and therefore the difference of \$4,561 is reported in the income statement.

The estimated fair value amounts have been determined by management using available market information and valuation methodologies which the Company believes are appropriate under the circumstances.

AMERITRUST MORTGAGE CORPORATION
SCHEDULE OF OPERATING EXPENSES
YEAR ENDED DECEMBER 31, 1996

PERSONNEL AND RELATED EXPENSES	
Officer compensation	\$ 44,000
Salaries and wages	132,019
Commissions	40,451
Payroll taxes	17,275
Group insurance	<u>9,157</u>
Total personnel and related expenses	<u>242,902</u>
OCCUPANCY AND EQUIPMENT	
Rent - buildings	58,500
Rent - equipment	3,213
Depreciation	25,003
Mortgage interest expense	22,639
Real estate taxes	5,120
Utilities	10,335
Repairs and maintenance	<u>6,488</u>
Total occupancy and equipment	<u>131,298</u>
INTEREST EXPENSE	<u>93,369</u>
OTHER EXPENSES	
Office supplies and expense	9,828
Auto expense	25,528
Entertainment and promotion	4,380
Professional fees	11,351
Advertising	26,398
Loan costs	5,671
Insurance	12,520
Donations	930
Dues and subscriptions	2,359
Telephone	23,771
Seminars	1,009
Bad debt expense	9,077
Miscellaneous expense	<u>4,810</u>
Total other expenses	<u>137,632</u>
Total operating expenses	<u>\$ 605,201</u>

NBC AOS ROUTING SLIP

LC 0049 Kirsten Fortner

Date: 03/28/2012

REQUIRED: Your Name or RP, Division & Team #

REQUIRED: MM/DD/YYYY

FILE ROOM PROCESS (BLUE CART) INTERNAL

<input type="checkbox"/> Other (see remarks)	<input type="checkbox"/> Multiple Name I-765 to LX1552	<input type="checkbox"/> AOS Case
<input type="checkbox"/> Inter-file	<input type="checkbox"/> Call Up Shelf	
<input type="checkbox"/> Inter-file LHM	<input type="checkbox"/> Interview Waiver	

RFE REPRINT - CSD, PLEASE FILL OUT BELOW

<input type="checkbox"/> / / Indicate New Call-Up Date	<input type="checkbox"/> RFE Resent?	<input type="checkbox"/> History Updated w/ "Request for Additional Evidence?"
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<input type="checkbox"/> EPS (Do NOT ROUTE OUT)	<input type="checkbox"/> Section 13, Holding for Adjudication
<input type="checkbox"/> Non-EPS (DO NOT ROUTE OUT)	<input type="checkbox"/> Section 13, Holding for Approval
<input type="checkbox"/> CNMI or ANC - DO NOT SCHEDULE	
<input type="checkbox"/> Consolidate & Return to Officer	

*Please Note: Do not use this route slip for files from the Interview Ready shelf being routed back; use the coversheet on the file.

POST ADJUDICATION PROCESS (RED CART) EXTERNAL

<input type="checkbox"/> I-131 APRV/PEND I-512L	<input type="checkbox"/> I-817 DENIED	<input type="checkbox"/> I-129F/I-130/I-360 APPROVED ROUTE TO NVC
<input type="checkbox"/> Print AOS (A1)	<input type="checkbox"/> I-824 APPROVED TO NVC	<input type="checkbox"/> Remote out of NBC Claims LAN
<input type="checkbox"/> Print Life Single Entry	<input type="checkbox"/> ALL OTHER DENIALS	<input type="checkbox"/> OTHER (see remarks)
<input type="checkbox"/> Print Life Multiple Entry	<input type="checkbox"/> Biometrics	<input type="checkbox"/> I-94 SEND TO LONDON, KY
<input type="checkbox"/> Print TPS (T1)	<input type="checkbox"/> Return to Officer	
<input type="checkbox"/> Print Neuman/Legalization	<input type="checkbox"/> Consolidation (see remarks below)	
<input type="checkbox"/> De-Consolidate I-131	<input type="checkbox"/> Unconsolidate (see remarks below)	

Route to **EXTERNAL LOCATION** - Circle location below or write location in "other" box:

NRS HBG BIA AAO COW ESC NSC SSC WSC Other:

INTERDEPARTMENTAL PROCESS (WHITE BUCKET) INTERNAL

<input type="checkbox"/> Analysis & Integrity Division	<input type="checkbox"/> ADMIN	<input type="checkbox"/> Records Incoming CFF's LR355
<input type="checkbox"/> Customer Relations	<input type="checkbox"/> Executive Management	<input type="checkbox"/> Records - Refunds LR306
<input type="checkbox"/> Exams	<input type="checkbox"/> Records-CRU LR307 (Problem Files)	<input type="checkbox"/> Records - Bounced Checks LR305
<input type="checkbox"/> BCU	<input type="checkbox"/> Records-CPAU LR100	<input type="checkbox"/> Records - I-131 from Field, receipt in I-131 but DO NOT produce I512L
<input type="checkbox"/> FDNS	(Specify POC and RP in Remarks)	

REMARKS:

FOR CONTRACTOR USE ONLY:

<input type="text"/> Date Completed	<input type="text"/> Date Completed	<input type="text"/> Date Completed
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(b)(7)(e)

