



# CAPITAL BANK

capitalbank-us.com

Phone | 800.639.5111

November 8, 2017  
(via Movelt to Mball@ck.attorneys.com )

Colombo, Kitchin , Dunn, Ball & Porter, LLP  
ATTN: Micah D. Ball  
1698 East Arlington Blvd.  
Greeneville, NC 27858

RE: Subpoena-Charles B Smith

Dear Mr. Ball:

In connection with the above-referenced Subpoena, enclosed please find the following documents/items, to wit:

**Account #801330911 titled in Ruth B Waters or Charles Bowen Smith**

1. Copy of bank statements from May 2007 (opening date) to January 2012, with check copies if any.
2. Copies of the signature cards on file.

**Account #801341082 titled in Angela C Smith or Charles B Smith**

3. Copy of bank statements from April 2009 (opening date) to January 2012, with check copies if any.
4. Copy of the signature card on file.

**Account #8014019605 titled in Ruth B Waters or Charles Bown Smith-Farm Account**

5. Copy of bank statements from April 2008 (opening date) to January 2012, with check copies if any.
6. Copy of the signature card on file.

Also enclosed, please find the following "hard copy" items, to wit:

- A. A copy of the Summons
- B. Our \*invoice for services rendered in this matter on your Form 6863. \* The charges reflected on the enclosed invoice reflect charges incurred through the transmission of the requested items. Any request for additional research or documents will be invoiced separately

With the transmittal of these items to you, Capital Bank will consider this Summons as complete and we will close our file on same.

If you should have any questions concerning the enclosed items or this matter in general, please feel free to contact the undersigned directly at 423-278-3348 or any other associate of the Records Custodian Department at 423-278-3164 at your convenience.

Sincerely,

A handwritten signature in cursive script that reads "Dianna Kesterson". The signature is written in black ink and is positioned above the typed name.

Dianna Kesterson, Record Custodian Supervisor  
Capital Bank

AFFIDAVIT OF RECORDS CUSTODIAN

STATE OF TENNESSEE:)

COUNTY OF GREENE: )

Diannia Kesterson, having first been duly sworn according to law, makes oath upon his or her personal knowledge as follows:

1. I am a duly authorized custodian of records for Capital Bank and in such capacity, I have the responsibility for complying with subpoenas, search warrants and other document requests served upon Capital Bank and I have the authority to certify the records.

2. In response to the subpoena, search warrant or document request, Capital Bank hereby produces the enclosed responsive documents, which have been kept in the course of regularly conducted business activity, were prepared as a regular practice and custom by Capital Bank personnel or personnel of a predecessor to Capital Bank and in the regular course of business at or near the time of the act, condition, or event reported thereon.

Diannia Kesterson

Signature

Diannia Kesterson

Printed Name

Sworn and subscribed to before me this 7<sup>th</sup> day of

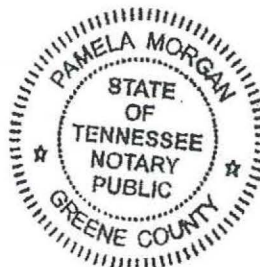
November, 2017, by the Affiant above who is  personally

known to me or  produced a \_\_\_\_\_

as identification.

Pamela Morgan  
Notary Public

My commission expires: March 3, 2019





November 8, 2017

Colombo, Kitchin , Dunn, Ball & Porter, LLP  
ATTN: Micah D. Ball  
1698 East Arlington Blvd.  
Greeneville, NC 27858

Invoice for services rendered in connection with Subpoena for documents on:

Charles B Smith: Case No. 16 CVS 417

Research Fee: 3 hours @ \$25.00 per hour	\$75.00
Total	<u>\$75.00</u>

Files sent electronically by Movelt.

Please remit your check to: Capital Bank  
Attn: Records Custodian  
P O Box 1120  
Greeneville, TN 37744



# Account Agreement

Date: 05/11/2007

(M)

<b>Institution Name &amp; Address</b>
CAPITAL BANK
PO BOX 18949
RALEIGH NC 27619-8949

<b>Internal Use</b>
<b>Account Title &amp; Address</b>
RUTH B WATERS
CHARLES BOWEN SMITH
5212 NC HWY 92 EAST
BATH NC 27808

**IMPORTANT ACCOUNT OPENING INFORMATION:** Federal law requires us to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

If checked, this is a temporary account agreement.

Enter Non-Individual Owner Information on page 2. There is additional Owner/Signer information space on page 2.

<b>Ownership of Account</b>
The specified ownership will remain the same for all accounts.
<input type="checkbox"/> Individual <span style="margin-left: 200px;"><input type="checkbox"/> Joint with No Survivorship <small>(as tenants in common)</small></span>
<input checked="" type="checkbox"/> <b>BANK JOINT ACCOUNT WITH RIGHT OF SURVIVORSHIP</b> G.S. § 53-146.1 You understand that by establishing a joint account under the provisions of North Carolina General Statute § 53-146.1 that:
1. The bank may pay the money in the account to, or on the order of, any person named in the account unless you have agreed with the bank that withdrawals require more than one signature; and 2. Upon the death of one joint owner the money remaining in the account will belong to the surviving joint owners and will not pass by inheritance to the heirs of the deceased joint owner or be controlled by the deceased joint owner's will. You DO <del>not</del> elect to create the right of survivorship in this account.
X <u>Ruth B. Waters</u> X <u>Charles B. Smith</u> X
<input type="checkbox"/> Corporation - For Profit <span style="margin-left: 100px;"><input type="checkbox"/> Corporation - Nonprofit</span> <input type="checkbox"/> Partnership <span style="margin-left: 100px;"><input type="checkbox"/> Sole Proprietorship</span> <input type="checkbox"/>

<b>Owner/Signer Information 1</b>	
Name	RUTH B WATERS
Relationship to Account (Owner and/or Signer, etc.)	OWNER/SIGNER
Address	5212 NC HWY 92 EAST BATH NC 27808
Mailing Address (if different)	SAME
Home Phone	252-923-9180
Work Phone	
Mobile Phone	
E-Mail	<u>cbsmith5212@yahoo.com</u>
Birth Date	01/14/1922
SSN/TIN	579-22-1637
Gov't Issued Photo ID (Type, Number, State, Issue Date, Exp. Date)	1114836 NC 01/09/2003 01/14/2008
Other ID (Description, Details)	
Employer's Name & Address	
Previous Financial Inst.	N/A

<b>Beneficiary Designation</b>
(Check appropriate ownership above.)
<input type="checkbox"/> <b>BANK PAYABLE ON DEATH ACCOUNT</b> G.S. § 53-146.2 See page 2 for beneficiary information. You understand that by establishing a Payable on Death account under the provisions of North Carolina General Statute § 53-146.2 that:
1. During your lifetime you may withdraw the money in the account; and 2. By written direction to the bank you, individually or jointly, may change the beneficiary or beneficiaries; and 3. Upon your death the money remaining in the account will belong to the beneficiary or beneficiaries, and the money will not be inherited by your heirs or be controlled by will.
X _____ X _____

<b>Owner/Signer Information 2</b>	
Name	CHARLES BOWEN SMITH
Relationship to Account (Owner and/or Signer, etc.)	OWNER/SIGNER
Address	5212 NC HWY 92 EAST BATH NC 27808
Mailing Address (if different)	
Home Phone	919-881-2127
Work Phone	
Mobile Phone	
E-Mail	<u>cbsmith5212@yahoo.com</u>
Birth Date	06/12/1946
SSN/TIN	244-64-3669
Gov't Issued Photo ID (Type, Number, State, Issue Date, Exp. Date)	NC 1821554 ISS: 06/08/2006 EXP: 06/12/2011
Other ID (Description, Details)	
Employer's Name & Address	
Previous Financial Inst.	

<b>Personal Agency Account Designation</b>
<input type="checkbox"/> <b>BANK PERSONAL AGENCY ACCOUNT</b> G.S. § 53-146.3 You understand that by establishing a personal agency account under the provisions of North Carolina General Statute § 53-146.3 that the agent named in the account may:
1. Sign checks drawn on the account; and 2. Make deposits into the account. You also understand that upon your death the money remaining in the account will be controlled by your will or inherited by your heirs.
<input type="checkbox"/> You agree this personal agency will continue if you subsequently become incapacitated or mentally incompetent, in accordance with North Carolina General Statute § 53-146.3(c).
X _____

<b>Signature(s)</b>
The undersigned authorize the financial institution to investigate credit and employment history and obtain reports from consumer reporting agency(ies) on them as individuals. Except as otherwise provided by law or other documents, each of the undersigned is authorized to make withdrawals from the account(s), provided the required number of signatures indicated below is satisfied. The undersigned personally and as, or on behalf of, the account owner(s) agree to the terms of, and acknowledge receipt of copy(ies) of, this document and the following:
<input type="checkbox"/> Terms and Conditions <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Privacy</span> <input type="checkbox"/> Electronic Fund Transfers <span style="margin-left: 100px;"><input type="checkbox"/> Truth in Savings</span> <input type="checkbox"/> Substitute Checks <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Funds Availability</span> <input type="checkbox"/> Common Features <span style="margin-left: 100px;"><input checked="" type="checkbox"/> Min. Monthly Req. Activity - Smart</span>
[ X <u>Ruth B. Waters</u> ] RUTH B WATERS
[ X <u>Charles Bowen Smith</u> ] CHARLES BOWEN SMITH
[ X ]
[ X ]

Number of signatures required for withdrawal: ONE

Personal Agent (The last of the above signers is a Personal Agent.)



**Owner/Signer Information 3**

Name	
Relationship to Account (Owner and/or Signer, etc.)	
Address	
Mailing Address (if different)	
Home Phone	
Work Phone	
Mobile Phone	
E-Mail	
Birth Date	
SSN/TIN	
Gov't Issued Photo ID (Type, Number, State, Issue Date, Exp. Date)	
Other ID (Description, Details)	
Employer's Name & Address	
Previous Financial Inst.	

**Owner/Signer Information 4**

Name	
Relationship to Account (Owner and/or Signer, etc.)	
Address	
Mailing Address (if different)	
Home Phone	
Work Phone	
Mobile Phone	
E-Mail	
Birth Date	
SSN/TIN	
Gov't Issued Photo ID (Type, Number, State, Issue Date, Exp. Date)	
Other ID (Description, Details)	
Employer's Name & Address	
Previous Financial Inst.	

**Backup Withholding Certifications**

(If not a "U.S. Person," certify foreign status separately.)  
 TIN: 579-22-1637

Taxpayer I.D. Number (TIN) - The number shown above is my correct taxpayer identification number.

Backup Withholding - I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding.

Exempt Recipients - I am an exempt recipient under the Internal Revenue Service Regulations.

I certify under penalties of perjury the statements checked in this section and that I am a U.S. person (including a U.S. resident alien).

x Ruth B. Waters 5/11/09 (Date)  
 RUTH B WATERS

**Non-Individual Owner Information**

Name	
EIN	
Phone	
Mobile Phone	
E-Mail	
Type of Entity	
State/Country & Date of Organization	
Nature of Business	
Address	
Mailing Address (if different)	
Authorization/Resolution Date	
Previous Financial Inst.	

Account Description	Account #	Initial Deposit/Source
SMART CHECKING	801330911	\$ _____ <input type="checkbox"/> Cash <input type="checkbox"/> Check
		\$ _____ <input type="checkbox"/> Cash <input type="checkbox"/> Check
	179006	\$ _____ <input type="checkbox"/> Cash <input type="checkbox"/> Check

**Services Requested**

ATM  Debit/Check Cards (No. Requested: TWO)

ON LINE BANKING

\_\_\_\_\_

**Beneficiary Name(s), Address(es), and SSN(s)**

(Check appropriate beneficiary designation on page 1.)

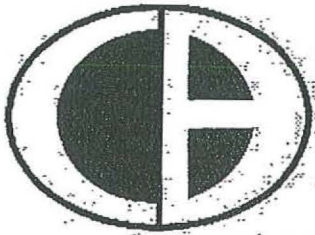
**Other Terms/Information**

**Smart Checking Accounts ONLY**

Minimum Monthly Required Activity:  
 - Must conduct at least ten (10) QuickCheck Card / Visa Debit card (Point of Sale) transactions (excluding ATM transactions)  
 - Must receive your monthly statement electronically  
 - Must have one Direct Deposit or Auto Draft

I/we hereby agree to accept electronically all account related disclosures and statements as required by State or Federal laws and regulations. I/we also agree to keep a valid e-mail address on file at Capital Bank.

2782  
 MARILYN FERGUSON  
 SMART CHECKING ACCOUNT



CAPITAL BANK

Service Worth Talking About

Smart Checking Customer Agreement

Customer Name

Ruth B. Waters + Charles B. Smith

Customer Account Number

0801330911

I/we hereby agree to accept electronically all account related disclosures and statements as required by State or Federal laws and regulations.

I/we also agree to keep a valid e-mail address on file at Capital Bank.

Customer Signature:

Charles B. Smith

Customer E-Mail Address

cbsmith5212@yahoo.com

Customer Signature

Customer E-Mail Address

Customer Signature

Customer E-Mail Address

Customer Signature

Customer E-Mail Address



ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 1 05/16/2007

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RUTH B WATERS  
 CHARLES BOWEN SMITH  
 5212 NC HWY 92 EAST  
 BATH NC 27808

43-0  
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 0

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CAMERON VILLAGE  
 2127 CLARK AVENUE  
 RALEIGH NC 27605

TELEPHONE:919-828-7100

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

SMART JUST GOT SMARTER! SMART CHECKING WILL NOW PAY A WHOPPING 5.01%  
 APY ON QUALIFYING ACCOUNTS! WHAT'S MORE, NOW EVEN NON-QUALIFYING  
 ACCOUNTS WILL EARN .20% APY. IT'S THE SAME FREE CHECKING, SAME GREAT  
 ACCOUNT, JUST SMARTER! VISIT [www.capitalbank-nc.com](http://www.capitalbank-nc.com) FOR DETAILS.

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 05/11/07 .00  
 2 CREDITS 24,009.65  
 DEBITS .00  
 THIS STATEMENT 05/16/07 24,009.65

----- DEPOSITS -----  
 REF #.....DATE.....AMOUNT REF #.....DATE.....AMOUNT REF #.....DATE.....AMOUNT  
 05/11 24,000.00

----- OTHER CREDITS -----  
 DESCRIPTION DATE AMOUNT  
 INTEREST 05/16 9.65

----- I N T E R E S T -----  
 AVERAGE LEDGER BALANCE: 24,000.00 INTEREST EARNED: 9.65  
 AVERAGE AVAILABLE BALANCE: 12,000.00 DAYS IN PERIOD: 6  
 INTEREST PAID THIS PERIOD: 9.65 ANNUAL PERCENTAGE YIELD EARNED: 5.01%  
 INTEREST PAID 2007: 9.65

\*\*\* C O N T I N U E D \*\*\*

ACCOUNT: 801330911 PAGE: 2  
DOCUMENTS: 1 05/16/2007

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RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
05/11	24,000.00	05/16	24,009.65		

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 0 06/20/2007

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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 0  
 BATH NC 27808 0

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CAMERON VILLAGE	TELEPHONE:919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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 ACCOUNT, JUST SMARTER! VISIT [www.capitalbank-nc.com](http://www.capitalbank-nc.com) FOR DETAILS.

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SMART CHECKING ACCOUNT 801330911

=====

LAST STATEMENT 05/16/07	24,009.65
1 CREDITS	7.55
21 DEBITS	776.76
THIS STATEMENT 06/20/07	23,240.44

DESCRIPTION	----- OTHER CREDITS -----	DATE	AMOUNT
INTEREST		06/20	7.55

DESCRIPTION	----- OTHER DEBITS -----	DATE	AMOUNT
POS PURCHASE CVS PHARMACY #44445042441 WASHINGTON NC		05/23	12.81
POS PURCHASE GOLDEN CORRAL 65429298021 WASHINGTON NC		05/23	20.89
POS PURCHASE DOWN ON MAIN ST0087884300 WASHINGTON NC		05/25	10.13
POS PURCHASE FOOD LION #06710613547062 BELHAVEN NC		05/29	21.08
POS PURCHASE MAKIN' TRACKS #0834755000 WASHINGTON NC		06/01	46.21
POS PURCHASE MCDONALD'S F3080939519083 FARMVILLE NC		06/06	6.08
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC		06/06	38.12
POS PURCHASE COBBS RESTAURAN4616829994 WILLIAMSTON NC		06/06	47.95
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC		06/07	5.16
POS PURCHASE 500 CHERRYRUN R0000000000 WASHINGTON NC		06/07	10.44
POS PURCHASE 180 W 15TH STRE0000000000 WASHINGTON NC		06/07	14.26

\*\*\* CONTINUED \*\*\*



RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
POS PURCHASE INK SPOT STATIO6280640001 RALEIGH NC	06/07	51.63
POS PURCHASE TJMAXX #0441 4445001427 RALEIGH NC	06/07	54.39
POS PURCHASE 1247 HIGHLAND DPAMLICO ME WASHINGTON NC	06/07	180.00
POS PURCHASE LEE'S COUNTRY K4348249258 GREENVILLE NC	06/08	14.08
POS PURCHASE KANKI HOUSE OF 4053000205 RALEIGH NC	06/08	26.97
POS PURCHASE ANDY'S #6 OF BE4616829996 BELHAVEN NC	06/11	4.36
POS PURCHASE PIGGLY WIGGLY #0062767195 WASHINGTON NC	06/13	35.53
POS PURCHASE TRAVEL STORE 2 6500000028 WASHINGTON NC	06/13	45.74
POS PURCHASE FOOD LION #01440613547017 WASHINGTON NC	06/20	31.22
POS PURCHASE CVS PHARMACY #44445042441 WASHINGTON NC	06/20	99.71

- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	23,728.99	INTEREST EARNED:	7.55
AVERAGE AVAILABLE BALANCE:	23,728.99	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	7.55	ANNUAL PERCENTAGE YIELD EARNED:	.33%
INTEREST PAID 2007:	17.20		

- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
05/23	23,975.95	06/06	23,806.38	06/13	23,363.82
05/25	23,965.82	06/07	23,490.50	06/20	23,240.44
05/29	23,944.74	06/08	23,449.45		
06/01	23,898.53	06/11	23,445.09		

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 1 07/18/2007

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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 1  
 BATH NC 27808 0

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CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

STARTING AUGUST 15, 2007 CAPITAL BANK WILL CHARGE A FEE OF \$10  
 EACH TIME AN OVERDRAFT LINE OF CREDIT IS ADVANCED.  
 OVERDRAFT LINES OF CREDIT WILL ADVANCE IN \$100 INCREMENTS.  
 FOR MORE INFORMATION VISIT [www.capitalbank-nc.com](http://www.capitalbank-nc.com)

CAPITAL BANK NOW OFFERS A NEW WAY TO REVIEW YOUR ACCOUNT  
 STATEMENTS EACH MONTH. STARTING AUGUST 15, 2007 MULTIPLE MONTHLY  
 STATEMENTS WILL BE COMBINED INTO ONE STATEMENT. NO MORE  
 SEPARATE STATEMENTS, JUST ONE WITH ALL ACCOUNTS INCLUDED!

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 06/20/07	23,240.44
2 CREDITS	187.05
17 DEBITS	418.81
THIS STATEMENT 07/18/07	23,008.68

----- OTHER CREDITS -----		
DESCRIPTION	DATE	AMOUNT
INTEREST	06/21	100.30
INTEREST	07/18	86.75

----- OTHER DEBITS -----		
DESCRIPTION	DATE	AMOUNT
POS PURCHASE WAL-MART #1354 0851595135 WASHINGTON NC	06/25	9.56
POS PURCHASE WM SUPERCENTER 0482013549 WASHINGTON NC	06/25	52.33
EMBARQ-NC(56) PHONE BILL 2529239180002	06/25	154.55
POS PURCHASE HARDEE'S #1826 4190041269 WASHINGTON NC	07/02	2.43
POS PURCHASE PIGGLY WIGGLY #0063227508 WASHINGTON NC	07/05	2.54

\*\*\* CONTINUED \*\*\*

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----				DATE	AMOUNT
DESCRIPTION					
POS PURCHASE FOOD LION #01440613547017	WASHINGTON NC			07/05	5.33
POS PURCHASE FOOD LION #01440613547017	WASHINGTON NC			07/05	5.34
POS PURCHASE FOOD LION #01440613547017	WASHINGTON NC			07/05	6.50
POS PURCHASE AVON AVE HWY 260000000000	WASHINGTON NC			07/05	8.19
POS PURCHASE WALGREEN 00142000000	WASHINGTON NC			07/05	24.30
POS PURCHASE FOOD LION #01440613547017	WASHINGTON NC			07/05	31.71
POS PURCHASE FOOD LION #01440613547017	WASHINGTON NC			07/06	5.79
POS PURCHASE FISH HOOKS CAFE6500000021	BELHAVEN NC			07/09	20.02
POS PURCHASE CVS PHARMACY #44445042441	WASHINGTON NC			07/09	25.00
POS PURCHASE 851 WASHINGTON 0000000000	WASHINGTON NC			07/11	20.57
POS PURCHASE AVON AVE HWY 260000000000	WASHINGTON NC			07/16	14.45
POS PURCHASE PIGGLY WIGGLY #0063227508	WASHINGTON NC			07/18	30.20

----- I N T E R E S T -----			
AVERAGE LEDGER BALANCE:	23,084.51	INTEREST EARNED:	86.75
AVERAGE AVAILABLE BALANCE:	23,084.51	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	187.05	ANNUAL PERCENTAGE YIELD EARNED:	5.01%
INTEREST PAID 2007:	204.25		

--- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES ---

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----					
DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
06/21	23,340.74	07/05	23,037.96	07/11	22,966.58
06/25	23,124.30	07/06	23,032.17	07/16	22,952.13
07/02	23,121.87	07/09	22,987.15	07/18	23,008.68

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 DOCUMENTS: 0 08/15/2007

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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 0  
 BATH NC 27808 0

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CAMERON VILLAGE	TELEPHONE:919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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STARTING AUGUST 15, 2007 CAPITAL BANK WILL CHARGE A FEE OF \$10  
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 FOR MORE INFORMATION VISIT [www.capitalbank-nc.com](http://www.capitalbank-nc.com)

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 STATEMENTS EACH MONTH. STARTING AUGUST 15, 2007 MULTIPLE MONTHLY  
 STATEMENTS WILL BE COMBINED INTO ONE STATEMENT. NO MORE  
 SEPARATE STATEMENTS, JUST ONE WITH ALL ACCOUNTS INCLUDED!

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SMART CHECKING ACCOUNT 801330911

=====

LAST STATEMENT 07/18/07	23,008.68
1 CREDITS	85.43
11 DEBITS	405.12
THIS STATEMENT 08/15/07	22,688.99

DESCRIPTION	----- OTHER CREDITS -----	DATE	AMOUNT
INTEREST		08/15	85.43

DESCRIPTION	----- OTHER DEBITS -----	DATE	AMOUNT
POS PURCHASE KASPER #0754 6720687754 SMITHFIELD NC		07/19	32.00
POS PURCHASE WILCO 218 00437000000 KENLY NC		07/19	33.46
POS PURCHASE LIZ CLAIBORNE 05940117762 SMITHFIELD NC		07/20	13.86
POS PURCHASE FOOD LION #01440613547017 WASHINGTON NC		07/20	16.49
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC		07/23	7.96
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC		07/23	50.00

\*\*\* CONTINUED \*\*\*



ACCOUNT: 801330911 PAGE: 2  
DOCUMENTS: 0 08/15/2007

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RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	07/24	10.00
POS PURCHASE BOJANGLES' TAND3013300768 WASHINGTON NC	07/30	5.22
POS PURCHASE FISH HOOKS CAFE6500000021 BELHAVEN NC	07/30	31.60
EMBARQ Telecom 2529239180002	08/01	154.53
POS PURCHASE TRADE MART 7 00413000000 WASHINGTON NC	08/06	50.00

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	22,733.06	INTEREST EARNED:	85.43
AVERAGE AVAILABLE BALANCE:	22,733.06	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	85.43	ANNUAL PERCENTAGE YIELD EARNED:	5.01%
INTEREST PAID 2007:	289.68		

----- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES -----

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
07/19	22,943.22	07/24	22,844.91	08/06	22,603.56
07/20	22,912.87	07/30	22,808.09	08/15	22,688.99
07/23	22,854.91	08/01	22,653.56		

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 1 09/19/2007

005619  
 1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 1  
 BATH NC 27808 0

=====

CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

=====

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 08/15/07	22,688.99
2 CREDITS	2,546.28
14 DEBITS	522.39
THIS STATEMENT 09/19/07	24,712.88

----- DEPOSITS -----

REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT
08/23 2,432.05		

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
INTEREST	09/19	114.23

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	08/20	21.04
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	08/20	100.00
EMBARQ Telecom 2529239180002	08/29	155.25
POS PURCHASE ACCESS MEDICAL 3870176848 800-276-5712 FL	08/29	173.00
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	09/13	7.72
POS PURCHASE AVON AVE HWY 260000000000 WASHINGTON NC	09/14	13.58
POS PURCHASE RALEIGH ORTHOPA5207001524 GARNER NC	09/14	24.12
POS PURCHASE HARDEE'S #1826 4190041269 WASHINGTON NC	09/17	1.47
POS PURCHASE WALGREENS #99884445100099 WASHINGTON NC	09/17	3.19
POS PURCHASE WALGREENS #99884445100099 WASHINGTON NC	09/17	3.20
POS PURCHASE WALGREENS #99884445100099 WASHINGTON NC	09/17	4.26
POS PURCHASE CVS PHARMACY #44445042441 WASHINGTON NC	09/17	4.26

\* \* \* C O N T I N U E D \* \* \*



ACCOUNT: 801330911 PAGE: 2  
 DOCUMENTS: 1 09/19/2007

005619

2

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	09/17	4.73
POS PURCHASE KFC #F475002 90386000963 WASHINGTON NC	09/17	6.57

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,310.71	INTEREST EARNED:	114.23
AVERAGE AVAILABLE BALANCE:	24,310.71	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	114.23	ANNUAL PERCENTAGE YIELD EARNED:	5.01%
INTEREST PAID 2007:	403.91		

--- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES ---

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
08/20	22,567.95	09/13	24,664.03	09/19	24,712.88
08/23	25,000.00	09/14	24,626.33		
08/29	24,671.75	09/17	24,598.65		

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 1 10/17/2007

005812

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 1  
 BATH NC 27808 0

=====

CAMERON VILLAGE	TELEPHONE:919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

=====

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 09/19/07	24,712.88
2 CREDITS	533.16
11 DEBITS	280.59
THIS STATEMENT 10/17/07	24,965.45

----- DEPOSITS -----

REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT
10/04 440.00		

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
INTEREST	10/17	93.16

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE K&W CAFETERIAS 4213531158 GREENVILLE NC	09/25	10.86
POS PURCHASE MCDONALD'S F1610859275161 WILSON NC	09/26	3.52
POS PURCHASE MCDONALD'S F3080939519083 FARMVILLE NC	10/01	1.87
POS PURCHASE 500 CHERRYRUN R0000000000 WASHINGTON NC	10/01	11.04
EMBARQ Telecom 2529239180002	10/01	154.50
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	10/02	2.75
POS PURCHASE HIGHLAND ROAD &0000000000 WASHINGTON NC	10/04	7.43
POS PURCHASE MCDONALD'S F3080939519083 FARMVILLE NC	10/05	1.76
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	10/10	61.46
POS PURCHASE K&W CAFETERIAS K&W CAFETE GREENVILLE NC	10/11	6.79
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	10/15	18.61

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ACCOUNT: 801330911 PAGE: 2  
 DOCUMENTS: 1 10/17/2007

005812

2

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	24,792.19	INTEREST EARNED:	93.16
AVERAGE AVAILABLE BALANCE:	24,792.19	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	93.16	ANNUAL PERCENTAGE YIELD EARNED:	5.01%
INTEREST PAID 2007:	497.07		

- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

- - - - - D A I L Y B A L A N C E - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
09/25	24,702.02	10/04	24,960.91	10/15	24,872.29
09/26	24,698.50	10/05	24,959.15	10/17	24,965.45
10/01	24,531.09	10/10	24,897.69		
10/02	24,528.34	10/11	24,890.90		

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 3 11/21/2007

007588  
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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 1  
 BATH NC 27808 2

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CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

=====

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 10/17/07	24,965.45
3 CREDITS	10,620.58
35 DEBITS	10,870.85
THIS STATEMENT 11/21/07	24,715.18

----- DEPOSITS -----

REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT
10/29 112.11		

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
435261 CB Connect Xfer From FED FUNDS MONEY M 801309113 on 11/16	11/16	10,400.00
11/16/07 8:52		
INTEREST	11/21	108.47

----- CHECKS -----

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
1003 10/29 22.85	1004 11/15 10,000.00	

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE HAMRICK'S OF RAHAMRICK'S RALEIGH NC	10/19	21.33
POS PURCHASE PAMICO GAS HOULPAMICO GAS WASHINGTON NC	10/19	38.00
EMBARQ Telecom 2529239180002	10/30	154.50
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	10/31	2.54
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	10/31	20.23
POS PURCHASE WALGREENS #9988WALGREENS WASHINGTON NC	11/01	19.41

\* \* \* C O N T I N U E D \* \* \*

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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DESCRIPTION	DATE	AMOUNT
POS PURCHASE AVON AVE HWY 260000000000 WASHINGTON NC	11/01	20.77
POS PURCHASE FISH HOOKS CAFEFISH HOOKS BELHAVEN NC	11/01	47.57
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	11/02	12.68
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	11/08	4.14
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	11/08	6.46
POS PURCHASE CVS PHARMACY #4CVS PHARMA WASHINGTON NC	11/08	47.35
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	11/15	2.12
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	11/15	5.49
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	11/15	10.00
POS PURCHASE PIZZA INN OF WAPIZZA INN WASHINGTON NC	11/15	14.36
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	11/19	4.04
POS PURCHASE MCDONALD'S F308MCDONALD'S FARMVILLE NC	11/19	4.32
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	11/19	4.69
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	11/19	5.54
POS PURCHASE TRADE MART 500TRADE MART WASHINGTON NC	11/19	10.00
POS PURCHASE K & S CAFETERIAK & S CAFE RALEIGH NC	11/19	13.61
POS PURCHASE WALGREENS #9988WALGREENS WASHINGTON NC	11/19	18.41
POS PURCHASE BROOKSBROTHERS2BROOKSBROT SMITHFIELD NC	11/19	32.01
POS PURCHASE HANES-BALI-PLAYHANES-BALI SMITHFIELD NC	11/19	38.43
POS PURCHASE 1209 INDSTR L PA0000000000 SMITHFIELD NC	11/19	51.20
POS PURCHASE LINENSNTINGS #LINENSNTHI GARNER NC	11/19	102.46
POS PURCHASE 180 WEST 15TH S00000000000 WASHINGTON NC	11/20	9.63
POS PURCHASE EDDIE BAUER 024EDDIE BAUE SMITHFIELD NC	11/20	12.65
POS PURCHASE CRACKER BARREL CRACKER BA SMITHFIELD NC	11/20	15.11
POS PURCHASE FLYING J FLYING J KENLY NC	11/20	32.91
POS PURCHASE KASPER #0754 KASPER #07 SMITHFIELD NC	11/20	53.36
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	11/21	12.68

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,514.73	INTEREST EARNED:	108.47
AVERAGE AVAILABLE BALANCE:	23,090.84	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	108.47	ANNUAL PERCENTAGE YIELD EARNED:	5.01%
INTEREST PAID 2007:	605.54		

----- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES -----

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

\* \* \* C O N T I N U E D \* \* \*



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DOCUMENTS: 3 11/21/2007

007588

3

RUTH B WATERS

=====  
SMART CHECKING ACCOUNT 801330911  
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----- DAILY BALANCE -----

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
10/19	24,906.12	11/01	24,730.36	11/16	25,027.76
10/29	24,995.38	11/02	24,717.68	11/19	24,743.05
10/30	24,840.88	11/08	24,659.73	11/20	24,619.39
10/31	24,818.11	11/15	14,627.76	11/21	24,715.18



RUTH B. WATERS  
 CHARLES B. SMITH  
 3112 S. HWY. 52 EAST 311 252-922-9290  
 RALEIGH, NC 27608

ACCOUNT NUMBER 1003  
 DATE 10-25-07

PAY TO THE ORDER OF Kecks \$22.85  
Twenty two and 85/100

CAPITAL BANK  
 Raleigh, North Carolina

SMART CHECKS  
 Ruth B. Waters

⑆05311213640801330911⑆1003

Number: 1003 Date: 10/29/2007 Amount: \$22.85

RUTH B. WATERS  
 CHARLES B. SMITH  
 3112 S. HWY. 52 EAST 311 252-922-9290  
 RALEIGH, NC 27608

ACCOUNT NUMBER 1004  
 DATE 11-10-07

PAY TO THE ORDER OF Nichols Construction Inc \$10,000.00  
Ten thousand and 00/100

CAPITAL BANK  
 Raleigh, North Carolina

SMART CHECKS  
 Ruth B. Waters

⑆05311213640801330911⑆1004

Number: 1004 Date: 11/15/2007 Amount: \$10,000.00

007588

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 2 12/19/2007

005749

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 1  
 BATH NC 27808 1

=====

CAMERON VILLAGE  
 2127 CLARK AVENUE  
 RALEIGH NC 27605

TELEPHONE: 919-828-7100

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 11/21/07 24,715.18  
 3 CREDITS 4,459.12  
 32 DEBITS 4,026.82  
 THIS STATEMENT 12/19/07 25,147.48

----- DEPOSITS -----

REF #.....DATE.....AMOUNT REF #.....DATE.....AMOUNT REF #.....DATE.....AMOUNT

11/27 2,969.41

----- OTHER CREDITS -----

DESCRIPTION DATE AMOUNT

INTEREST 12/19 89.71

076575 CB Connect Xfer From FED FUNDS MONEY M 801309113 on 12/19 1,400.00  
 12/19/07 16:40

----- CHECKS -----

CHECK #..DATE.....AMOUNT CHECK #..DATE.....AMOUNT CHECK #..DATE.....AMOUNT

1005 11/27 3,444.69

----- OTHER DEBITS -----

DESCRIPTION DATE AMOUNT

POS PURCHASE FOOD LION #0144FOOD LION WASHINGTON NC 11/23 21.96

POS PURCHASE WALGREENS #9988WALGREENS WASHINGTON NC 11/26 5.20

POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC 11/26 6.80

POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC 11/26 10.40

POS PURCHASE HARDEES OF BELHARDEES OF BELHAVEN NC 11/27 8.08

POS PURCHASE \$2.99 A CLEANE\$2.99 A C WASHINGTON NC 11/28 4.23

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RUTH B WATERS

SMART CHECKING ACCOUNT 801330911

DESCRIPTION	DATE	AMOUNT
----- OTHER DEBITS -----		
POS PURCHASE KFC #F475002 9KFC #F4750 WASHINGTON NC	11/28	6.49
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	11/28	13.00
POS PURCHASE WM SUPERCENTER WM SUPERCE WASHINGTON NC	11/28	14.18
EMBARQ Telecom 2529239180002	11/29	160.46
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	12/03	6.34
POS PURCHASE BEDBATH&BEYOND#BEDBATH&BE GREENVILLE NC	12/04	8.15
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	12/05	3.17
POS PURCHASE K&W CAFETERIAS K&W CAFETE GREENVILLE NC	12/05	10.38
POS PURCHASE 3160-C SOUTH EV0000000000 GREENVILLE NC	12/05	13.43
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	12/07	10.93
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	12/07	18.45
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	12/10	6.91
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	12/10	50.00
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	12/11	4.69
POS PURCHASE 840 W 15TH ST 0000000000 WASHINGTON NC	12/11	12.04
POS PURCHASE K&W CAFETERIAS K&W CAFETE RALEIGH NC	12/11	19.43
POS PURCHASE THE MEETING PL THE MEETIN WASHINGTON NC	12/12	18.11
POS PURCHASE 1701 CAROLINA ALLOWE'S #78 WASHINGTON NC	12/13	21.31
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	12/17	8.52
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	12/17	13.58
POS PURCHASE ECKERD DRUG #89ECKERD DRU WASHINGTON NC	12/17	17.06
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	12/17	20.00
POS PURCHASE OFFICE DEPOT #2OFFICE DEP WASHINGTON NC	12/17	29.55
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	12/18	27.10
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	12/19	12.18

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,086.70	INTEREST EARNED:	89.71
AVERAGE AVAILABLE BALANCE:	23,874.60	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	89.71	ANNUAL PERCENTAGE YIELD EARNED:	5.01%
INTEREST PAID 2007:	695.25		

----- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES -----

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----			
DATE.....	BALANCE	DATE.....	BALANCE
11/23	24,693.22	11/26	24,670.82
		11/27	24,187.46

\* \* \* C O N T I N U E D \* \* \*

ACCOUNT: 801330911 PAGE: 3  
DOCUMENTS: 2 12/19/2007

005749

3

RUTH B WATERS

=====  
SMART CHECKING ACCOUNT 801330911  
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- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
11/28	24,149.56	12/07	23,918.25	12/17	23,697.05
11/29	23,989.10	12/10	23,861.34	12/18	23,669.95
12/03	23,982.76	12/11	23,825.18	12/19	25,147.48
12/04	23,974.61	12/12	23,807.07		
12/05	23,947.63	12/13	23,785.76		

RUTH E. WATERS		ACCOUNT NO. 1005
CHARLES B. SMITH		DATE 11-26-07
3172 NC HWY. 92 EAST FRI 251423-9100		
RDU, NC 27608		
PAY TO THE ORDER OF <i>H &amp; L Body Shop</i>		AMOUNT \$3444.69
THREE THOUSAND FOUR HUNDRED FORTY FOUR AND 69/100		
CAPITAL BANK		SMART CHECKING
Raleigh, North Carolina		
Ruth E. Waters		
⑆053117136⑆0801330911⑆1005		

005749

4

Number: 1005 Date: 11/27/2007 Amount: \$3,444.69

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 6 01/16/2008

006688

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 0  
 BATH NC 27808 6

=====

CAMERON VILLAGE  
 2127 CLARK AVENUE  
 RALEIGH NC 27605

TELEPHONE: 919-828-7100

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 12/19/07 25,147.48  
 2 CREDITS 7,592.89  
 17 DEBITS 7,625.43  
 THIS STATEMENT 01/16/08 25,114.94

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
083913 CB Connect Xfer From FED FUNDS MONEY M 801309113 on	01/02	7,500.00
1/02/08 15:15		
INTEREST	01/16	92.89

----- CHECKS -----

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1006	01/10	500.00	1008	12/31	3,997.39	1010	01/03	500.00
1007	01/02	2,000.00	1009	12/31	180.25	1011	01/07	23.28

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	12/20	7.64
POS PURCHASE FOOD LION #0144FOOD LION WASHINGTON NC	12/28	20.04
POS PURCHASE FISH HOOKS CAFEFISH HOOKS BELHAVEN NC	12/31	58.15
EMBARQ Telecom 2529239180002	12/31	163.04
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	01/02	7.52
POS PURCHASE CRACKER BARREL CRACKER BA GREENVILLE NC	01/02	15.86
POS PURCHASE WAL-MART #1354 WAL-MART # WASHINGTON NC	01/02	39.94
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	01/11	20.82
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	01/14	5.74

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ACCOUNT: 801330911 PAGE: 2  
 DOCUMENTS: 6 01/16/2008

006688  
 2

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----		DATE	AMOUNT
DESCRIPTION			
POS PURCHASE \$2.99 A CLEANES	\$2.99 A C WASHINGTON NC	01/14	10.93
POS PURCHASE FISH HOOKS CAFEFISH	HOOCS BELHAVEN NC	01/15	74.83

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,972.40	INTEREST EARNED:	92.89
AVERAGE AVAILABLE BALANCE:	24,972.40	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	92.89	ANNUAL PERCENTAGE YIELD EARNED:	4.96%
INTEREST PAID 2008:	92.89		
INTEREST PAID 2007:	695.25		

--- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES ---

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
12/20	25,139.84	01/03	25,657.65	01/14	25,096.88
12/28	25,119.80	01/07	25,634.37	01/15	25,022.05
12/31	20,720.97	01/10	25,134.37	01/16	25,114.94
01/02	26,157.65	01/11	25,113.55		

RUTH B. WATERS  
CHARLES B. SMITH  
SILVER HILL, N.C. EAST PH. 252-332-5159  
RAULI, N.C. 27688

1006  
DATE 12-19-07

PAY TO THE ORDER OF Kendi and Paty Burginus \$ 500.00  
Five hundred and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

Ruth B. Waters

⑆05311213640801330911⑆ 1006

Number: 1006 Date: 01/10/2008 Amount: \$500.00

RUTH B. WATERS  
CHARLES B. SMITH  
SILVER HILL, N.C. EAST PH. 252-332-5159  
RAULI, N.C. 27688

1007  
DATE 12-25-07

PAY TO THE ORDER OF Charles B. Smith \$ 2,000.00  
Two thousand and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

Ruth B. Waters

⑆05311213640801330911⑆ 1007

Number: 1007 Date: 01/02/2008 Amount: \$2,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
SILVER HILL, N.C. EAST PH. 252-332-5159  
RAULI, N.C. 27688

1008  
DATE 12-27-07

PAY TO THE ORDER OF Benefit Co Tax Collectors \$ 3,997.39  
Thirty nine hundred ninety seven and 39/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

Ruth B. Waters

⑆05311213640801330911⑆ 1008 ⑆0000399739⑆

Number: 1008 Date: 12/31/2007 Amount: \$3,997.39

RUTH B. WATERS  
CHARLES B. SMITH  
SILVER HILL, N.C. EAST PH. 252-332-5159  
RAULI, N.C. 27688

1009  
DATE 12-27-07

PAY TO THE ORDER OF Bill \$ 180.25  
One hundred eighty and 25/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

Ruth B. Waters

⑆05311213640801330911⑆ 1009 ⑆0000018025⑆

Number: 1009 Date: 12/31/2007 Amount: \$180.25

RUTH B. WATERS  
CHARLES B. SMITH  
SILVER HILL, N.C. EAST PH. 252-332-5159  
RAULI, N.C. 27688

1010  
DATE 12-28-07

PAY TO THE ORDER OF Orange District Hospital \$ 500.00  
Five hundred and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

Ruth B. Waters

⑆05311213640801330911⑆ 1010 ⑆0000050000⑆

Number: 1010 Date: 01/03/2008 Amount: \$500.00

RUTH B. WATERS  
CHARLES B. SMITH  
SILVER HILL, N.C. EAST PH. 252-332-5159  
RAULI, N.C. 27688

1011  
DATE 12-31-07

PAY TO THE ORDER OF Patricia Caldwell Westwick \$ 23.28  
Twenty three and 28/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

Ruth B. Waters

⑆05311213640801330911⑆ 1011

Number: 1011 Date: 01/07/2008 Amount: \$23.28

006688  
3

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 6 02/20/2008

008222

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 5212 NC HWY 92 EAST 0  
 BATH NC 27808 6

=====

CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

=====

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

=====

SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 01/16/08	25,114.94
5 CREDITS	64,618.15
29 DEBITS	46,127.42
THIS STATEMENT 02/20/08	43,605.67

DESCRIPTION	OTHER CREDITS	DATE	AMOUNT
169708 CB Connect Xfer From FED FUNDS MONEY M 801309113 on		01/22	13,000.00
1/19/08 19:07			
069248 CB Connect Xfer From FED FUNDS MONEY M 801309113 on		02/01	10,000.00
1/31/08 23:04			
080090 CB Connect Xfer From FED FUNDS MONEY M 801309113 on		02/01	18,500.00
2/01/08 14:47			
239204 CB Connect Xfer From FED FUNDS MONEY M 801309113 on		02/15	23,000.00
2/14/08 21:24			
INTEREST		02/20	118.15

CHECKS					
CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1012	01/23	9,875.00	1014	02/01	18,500.00
1013	01/18	2,600.00	1015*	01/31	10,000.00
			1021	02/14	2,000.00
			1022	02/20	2,167.00

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

\*\*\* CONTINUE \*\*\*

RUTH B WATERS

=====

SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----		
DESCRIPTION	DATE	AMOUNT
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	01/17	3.29
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	01/17	8.63
POS PURCHASE TURNAGE THEATERTURNAGE TH WASHINGTON NC	01/17	35.00
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	01/18	14.16
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	01/22	49.98
EMBARQ Telecom 2529239180002	01/29	160.30
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	01/30	5.41
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	01/30	36.56
POS PURCHASE WM SUPERCENTER WM SUPERCE WASHINGTON NC	01/30	40.62
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	02/04	15.30
POS PURCHASE PIGGLY WIGGLY #PIGGLY WIG WASHINGTON NC	02/04	19.25
POS PURCHASE FOOD LION #0144FOOD LION WASHINGTON NC	02/07	4.26
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC	02/07	16.21
POS PURCHASE WAL-MART #1354 WAL-MART # WASHINGTON NC	02/07	60.00
POS PURCHASE PAMICO GAS HOULPAMICO GAS WASHINGTON NC	02/11	10.01
POS PURCHASE FISH HOOKS CAFEFISH HOOKS BELHAVEN NC	02/12	36.00
POS PURCHASE N AND O PUBLISHN AND O PU 919-8294700 NC	02/12	188.10
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	02/13	6.34
POS PURCHASE BEST BUY OBEST BUY GREENVILLE NC	02/15	176.13
POS PURCHASE TRADE MART 7 OTRADE MART WASHINGTON NC	02/19	8.64
POS PURCHASE AVON AVE HWY 260000000000 WASHINGTON NC	02/19	25.18
POS PURCHASE FOOD LION #0762FOOD LION WASHINGTON NC	02/20	22.60
POS PURCHASE LOWES #00786* LOWES #007 WASHINGTON NC	02/20	43.45

----- I N T E R E S T -----			
AVERAGE LEDGER BALANCE:	28,339.48	INTEREST EARNED:	118.15
AVERAGE AVAILABLE BALANCE:	28,339.48	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	118.15	ANNUAL PERCENTAGE YIELD EARNED:	4.43%
INTEREST PAID 2008:	211.04		
INTEREST PAID 2007:	695.25		

----- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES -----

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----					
DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
01/17	25,068.02	01/18	22,453.86	01/22	35,403.88

\* \* \* C O N T I N U E D \* \* \*



ACCOUNT: 801330911 PAGE: 3  
 DOCUMENTS: 6 02/20/2008

008222

3

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

=====

DAILY BALANCE					
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
01/23	25,528.88	02/04	25,251.44	02/14	22,930.52
01/29	25,368.58	02/07	25,170.97	02/15	45,754.39
01/30	25,285.99	02/11	25,160.96	02/19	45,720.57
01/31	15,285.99	02/12	24,936.86	02/20	43,605.67
02/01	25,285.99	02/13	24,930.52		

=====

CERTIFICATES OF DEPOSIT

=====

CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	4.5004	03/17/08B	71.90	20,076.58
		MATURITY: 04/18/08	INTEREST PAID 2008:	76.58
322766	4.0535	03/03/08B	1,611.41	500,000.00
		MATURITY: 05/04/08	INTEREST PAID 2008:	.00
*TOTAL*	4.0708			520,076.58
		TOTAL INTEREST PAID 2008:		76.58

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS  
CHARLES B. SMITH  
2121 NC HWY. 22 EAST P.O. BOX 912-912  
RAVENNA, NC 27858

NO. 00001  
1012  
DATE 1-11-08

PAY TO THE ORDER OF *United States Treasury* \$9875.00  
*Nine thousand eight hundred seventy five and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1012⑆ ⑆0000987500⑆

Number: 1012 Date: 01/23/2008 Amount: \$9,875.00

RUTH B. WATERS  
CHARLES B. SMITH  
2121 NC HWY. 22 EAST P.O. BOX 912-912  
RAVENNA, NC 27858

NO. 00001  
1013  
DATE 1-11-08

PAY TO THE ORDER OF *N.C. Department of Revenue* \$2600.00  
*Two thousand six hundred and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1013⑆ ⑆0000260000⑆

Number: 1013 Date: 01/18/2008 Amount: \$2,600.00

RUTH B. WATERS  
CHARLES B. SMITH  
2121 NC HWY. 22 EAST P.O. BOX 912-912  
RAVENNA, NC 27858

NO. 00001  
1014  
DATE 1-25-08

PAY TO THE ORDER OF *Nicola Earthmoving, Inc* \$18,500.00  
*Eighteen thousand five hundred and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1014⑆ ⑆0001850000⑆

Number: 1014 Date: 02/01/2008 Amount: \$18,500.00

RUTH B. WATERS  
CHARLES B. SMITH  
2121 NC HWY. 22 EAST P.O. BOX 912-912  
RAVENNA, NC 27858

NO. 00001  
1015  
DATE 1-28-08

PAY TO THE ORDER OF *Potter B. Gungor* \$10,000.00  
*Ten thousand and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1015⑆ ⑆0001000000⑆

Number: 1015 Date: 01/31/2008 Amount: \$10,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
2121 NC HWY. 22 EAST P.O. BOX 912-912  
RAVENNA, NC 27858

NO. 00001  
1021  
DATE 2/10/08

PAY TO THE ORDER OF *Stephen Baldwin* \$2,000.00  
*Two thousand and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1021⑆ ⑆0000200000⑆

Number: 1021 Date: 02/14/2008 Amount: \$2,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
2121 NC HWY. 22 EAST P.O. BOX 912-912  
RAVENNA, NC 27858

NO. 00001  
1022  
DATE 2-14-08

PAY TO THE ORDER OF *Best Buy* \$2,167.00  
*Two thousand, one hundred sixty seven and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1022⑆ ⑆0000216700⑆

Number: 1022 Date: 02/20/2008 Amount: \$2,167.00

008222

4

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 23 03/19/2008

005739

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 23

=====

CAMERON VILLAGE  
 2127 CLARK AVENUE  
 RALEIGH NC 27605

TELEPHONE: 919-828-7100

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

=====

LAST STATEMENT 02/20/08 43,605.67  
 2 CREDITS 1,295.15  
 70 DEBITS 20,790.93  
 THIS STATEMENT 03/19/08 24,109.89

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
063620 CB Connect Xfer From FED FUNDS MONEY M 801309113 on	03/07	1,200.00
3/07/08 10:22		
INTEREST	03/19	95.15

----- CHECKS -----

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1016	02/21	10,000.00	1026	02/25	10.00	1034*	03/03	24.71
1017	03/04	2,000.00	1027	02/22	25.00	1036	03/05	50.00
1018	03/04	2,000.00	1028	02/27	31.65	1037	03/04	300.00
1019	03/04	2,000.00	1029	02/25	50.00	1038	03/10	12.90
1020*	02/25	2,000.00	1030	02/27	100.00	1039	03/19	250.00
1023	02/26	56.36	1031	03/03	63.65	1040	03/14	9.94
1024	02/25	39.92	1032	03/03	50.00	1041	03/17	49.20
1025	02/22	18.90	1033	03/03	29.16			

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE  
 \* \* \* C O N T I N U E D \* \* \*

ACCOUNT:  
DOCUMENTS:

801330911  
23

PAGE: 2  
03/19/2008

005739

2

RUTH B WATERS

SMART CHECKING ACCOUNT 801330911

OTHER DEBITS

DESCRIPTION	DATE	AMOUNT
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	02/21	2.11
POS PURCHASE SONIC DRIVE IN SONIC DRIV GREENVILLE NC	02/21	3.82
POS PURCHASE HARDEES OF BELHARDEES OF BELHAVEN NC	02/21	5.42
POS PURCHASE BED BATH & BEYOBED BATH & GREENVILLE NC	02/21	8.54
POS PURCHASE BED BATH & BEYOBED BATH & GREENVILLE NC	02/21	20.47
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	02/22	12.68
POS PURCHASE SHELL OIL 57540SHELL OIL GREENVILLE NC	02/22	21.70
POS PURCHASE \$2.99 A CLEANES\$2.99 A C WASHINGTON NC	02/25	3.17
POS PURCHASE WAL-MART #1354 WAL-MART # WASHINGTON NC	02/25	4.00
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	02/25	18.76
POS PURCHASE TRADE MART 500TRADE MART WASHINGTON NC	02/25	45.32
POS PURCHASE PECEHELES FORD MPECEHELES F WASHINGTON NC	02/25	48.85
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	02/26	3.20
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	02/26	6.27
POS PURCHASE DTV*DIRECTV HARDTV*DIRECT 800-347-3288 CA	02/27	105.68
EMBARQ Telecom 2529239180002	02/29	160.74
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC	03/03	23.51
POS PURCHASE SRR*SIRIUS STORSRR*SIRIUS 800-422-7142 NY	03/04	2.67
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC	03/04	4.35
POS PURCHASE WASH N' GO WASH N' GO WASHINGTON NC	03/04	7.00
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	03/05	4.79
POS PURCHASE AVON AVE HWY 2600000000000 WASHINGTON NC	03/05	95.81
POS PURCHASE AVON AVE HWY 2600000000000 WASHINGTON NC	03/06	17.07
POS PURCHASE CVS PHARMACY #4CVS PHARMA WASHINGTON NC	03/06	68.85
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	03/07	6.69
POS PURCHASE AMY'S HALLMARK AMY'S HALL WASHINGTON NC	03/07	48.04
POS PURCHASE 1701 CAROLINA A0000000000 WASHINGTON NC	03/10	5.28
POS PURCHASE WILCO TO 237 OWILCO TO GREENVILLE NC	03/10	12.69
POS PURCHASE 2838 WAKE FORES00000000000 RALEIGH NC	03/10	42.45
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	03/10	50.00
POS PURCHASE 1701 CAROLINA A0000000000 WASHINGTON NC	03/10	71.45
POS PURCHASE GREENVILLE, NC 0000000000 GREENVILLE NC	03/10	288.21
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	03/11	33.32
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC	03/12	9.75
POS PURCHASE HANDY MART #30 EXXONMOBIL WASHINGT NC	03/13	12.76
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	03/13	24.94
POS PURCHASE DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA	03/13	87.46
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	03/14	4.25
POS PURCHASE WASHINGTON GAS1WASHINGTON WASHINGTON NC	03/17	20.58
POS PURCHASE 2838 WAKE FORES00000000000 RALEIGH NC	03/17	45.69
POS PURCHASE 180 WEST 15TH S00000000000 WASHINGTON NC	03/18	3.17
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	03/18	4.20
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	03/18	10.00
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	03/18	78.04

\* \* \* C O N T I N U E D \* \* \*



RUTH B WATERS

SMART CHECKING ACCOUNT 801330911

----- OTHER DEBITS -----		
DESCRIPTION	DATE	AMOUNT
POS PURCHASE 840 W 15TH ST 0000000000 WASHINGTON NC	03/19	9.07
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC	03/19	23.04
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	03/19	33.68

----- I N T E R E S T -----			
AVERAGE LEDGER BALANCE:	27,664.90	INTEREST EARNED:	95.15
AVERAGE AVAILABLE BALANCE:	27,664.90	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	95.15	ANNUAL PERCENTAGE YIELD EARNED:	4.58%
INTEREST PAID 2008:	306.19		

----- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES -----

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----					
DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
02/21	33,565.31	03/04	24,298.06	03/13	24,555.60
02/22	33,487.03	03/05	24,147.46	03/14	24,541.41
02/25	31,267.01	03/06	24,061.54	03/17	24,425.94
02/26	31,201.18	03/07	25,206.81	03/18	24,330.53
02/27	30,963.85	03/10	24,723.83	03/19	24,109.89
02/29	30,803.11	03/11	24,690.51		
03/03	30,612.08	03/12	24,680.76		

----- CERTIFICATES OF DEPOSIT -----

CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	4.5002	04/17/08B	77.15	20,148.48
		MATURITY: 04/18/08 INTEREST PAID	2008:	148.48
322766	4.0533	04/03/08B	1,728.28	501,611.41
		MATURITY: 05/04/08 INTEREST PAID	2008:	1,611.41
*TOTAL*	4.0706			521,759.89
		TOTAL INTEREST PAID	2008:	1,759.89

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1016  
DATE 2-15-08

PAY TO THE ORDER OF Kent Gurganus \$19,000.00  
Two thousand and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1016

Number: 1016 Date: 02/15/2008 Amount: \$10,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1017  
DATE 2-29-08

PAY TO THE ORDER OF Maci Gurganus \$2,000.00  
Two thousand and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1017

Number: 1017 Date: 03/04/2008 Amount: \$2,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1018  
DATE 3-29-08

PAY TO THE ORDER OF Ethan Gurganus \$2,000.00  
Two thousand and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1018

Number: 1018 Date: 03/04/2008 Amount: \$2,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1019  
DATE 3-3-08

PAY TO THE ORDER OF Chloe Gurganus \$2,000.00  
Two thousand and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1019

Number: 1019 Date: 03/04/2008 Amount: \$2,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1020  
DATE 2/21/08

PAY TO THE ORDER OF Bowen Brooks \$2,000.00  
Two thousand and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1020

Number: 1020 Date: 02/25/2008 Amount: \$2,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1023  
DATE 2-16-08

PAY TO THE ORDER OF Robert C. Tax Collector \$56.36  
Fifty six and 36/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1023

Number: 1023 Date: 02/26/2008 Amount: \$56.36

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1024  
DATE 2-18-08

PAY TO THE ORDER OF Kohls \$39.92  
Thirty nine and 92/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1024

Number: 1024 Date: 02/25/2008 Amount: \$39.92

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1025  
DATE 2-19-08

PAY TO THE ORDER OF Kesson's \$18.90  
Eighteen and 90/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1025

Number: 1025 Date: 02/22/2008 Amount: \$18.90

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1026  
DATE 2-20-08

PAY TO THE ORDER OF Midway Blue Salon \$10.00  
Ten and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1026

Number: 1026 Date: 02/25/2008 Amount: \$10.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1027  
DATE 2-20-08

PAY TO THE ORDER OF Country Kitchen \$25.00  
Twenty five and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1027

Number: 1027 Date: 02/22/2008 Amount: \$25.00

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1028  
DATE 2-21-08

PAY TO THE ORDER OF Granport County Water District \$31.65  
Thirty one and 65/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1028

Number: 1028 Date: 02/27/2008 Amount: \$31.65

RUTH B. WATERS  
CHARLES B. SMITH  
5212C HWY. 21 EAST, P.O. BOX 213110  
RALEIGH, NC 27608

ACCOUNT NO. 1029  
DATE 2-22-08

PAY TO THE ORDER OF Country Kitchen \$50.00  
Fifty and 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213640801330911⑆ 1029

Number: 1029 Date: 02/25/2008 Amount: \$50.00



RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1030  
DATE 2-24-08

PAY TO THE ORDER OF  
First Christian Church \$100.00  
One hundred and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1030

Number: 1030 Date: 02/27/2008 Amount: \$100.00

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1031  
DATE 2-26-08

PAY TO THE ORDER OF  
Keechi's \$63.63  
Sixty three and 63/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1031

Number: 1031 Date: 03/03/2008 Amount: \$63.65

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1032  
DATE 2-28-08

PAY TO THE ORDER OF  
Country Kitchen \$50.00  
Fifty and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1032

Number: 1032 Date: 03/03/2008 Amount: \$50.00

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1033  
DATE 2-26-08

PAY TO THE ORDER OF  
Country Kitchen \$29.16  
Twenty nine and 16/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1033

Number: 1033 Date: 03/03/2008 Amount: \$29.16

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1034  
DATE 2-28-08

PAY TO THE ORDER OF  
Country Kitchen \$24.71  
Twenty four and 71/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1034

Number: 1034 Date: 03/03/2008 Amount: \$24.71

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1036  
DATE 3-02-08

PAY TO THE ORDER OF  
Country Kitchen \$50.00  
Fifty and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1036

Number: 1036 Date: 03/05/2008 Amount: \$50.00

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1037  
DATE 3-03-08

PAY TO THE ORDER OF  
Billy Lussous \$300.00  
Three hundred and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1037

Number: 1037 Date: 03/04/2008 Amount: \$300.00

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1038  
DATE 3-15-08

PAY TO THE ORDER OF  
Keechi's \$12.90  
Twelve and 90/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1038

Number: 1038 Date: 03/10/2008 Amount: \$12.90

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1039  
DATE 3-10-08

PAY TO THE ORDER OF  
Betty B. Huggins \$250.00  
Two hundred and fifty and 00/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1039

Number: 1039 Date: 03/19/2008 Amount: \$250.00

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1040  
DATE 3-11-08

PAY TO THE ORDER OF  
Eastern Radiology, Inc. \$9.94  
Nine and 94/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1040

Number: 1040 Date: 03/14/2008 Amount: \$9.94

RUTH B. WATERS  
CHARLES B. SMITH  
2022 NC HWY 92 EAST FHL 202-923-9100  
RALEIGH, NC 27608

W-92328  
1041  
DATE 3-11-08

PAY TO THE ORDER OF  
PCA DDA PDM \$49.20  
Forty nine and 20/100

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

RUWB  
Ruth B. Waters

⑆053112136⑆0801330911⑆1041

Number: 1041 Date: 03/17/2008 Amount: \$49.20

005739

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ACCOUNT: 801330911 PAGE: 1  
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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 10

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CAMERON VILLAGE	TELEPHONE:919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 03/19/08	24,109.89
3 CREDITS	14,591.80
50 DEBITS	14,032.10
THIS STATEMENT 04/16/08	24,669.59

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
071521 CB Connect Xfer From FED FUNDS MONEY M 801309113 on	03/26	11,000.00
3/25/08 23:06		
022888 CB Connect Xfer From FED FUNDS MONEY M 801309113 on	04/09	3,500.00
4/09/08 13:46		
INTEREST	04/16	91.80

----- CHECKS -----

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
1042 04/01 280.00	1046 03/24 10.02	1050*04/07 650.00
1043 03/31 45.00	1047 03/25 5,172.05	1052 04/16 675.00
1044 03/24 27.85	1048 03/25 3,252.68	
1045 03/25 500.00	1049 04/01 24.16	

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC	03/21	43.52
POS PURCHASE TRAVEL STORE 7 TRAVEL STO WASHINGTON NC	03/24	22.64
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	03/26	4.53

\*\*\* CONTINUED \*\*\*



RUTH B WATERS

SMART CHECKING ACCOUNT 801330911

----- OTHER DEBITS -----		DATE	AMOUNT
DESCRIPTION			
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC		03/26	5.41
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC		03/26	21.35
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC		03/26	45.51
POS PURCHASE THE BUZZ AROUNDTHE BUZZ A FARMVILLE NC		03/26	49.85
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC		03/27	6.15
POS PURCHASE BOSS HOGS BACKYBOSS HOGS WASHINGTON NC		03/27	10.28
POS PURCHASE K&W CAFETERIAS K&W CAFETE RALEIGH NC		03/27	13.25
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC		03/27	17.53
POS PURCHASE THE PANTRY # 93THE PANTRY WILSON NC		03/28	10.02
POS PURCHASE DOT DMV/VEH REGDOT DMV/VE 919-861-3332 NC		03/28	28.00
POS PURCHASE TALBOTS #0645 TALBOTS #0 DURHAM NC		03/28	56.58
POS PURCHASE QWIK SPIF CAR WQWIK SPIF CHOCOWINITY NC		03/31	7.00
POS PURCHASE 500 CHERRYRUN R0000000000 WASHINGTON NC		03/31	13.97
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC		03/31	44.74
EMBARQ Telecom 2529239180002		03/31	153.01
POS PURCHASE MATRIX INTERACTMATRIX INT 610-410-7508 PA		04/01	256.00
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC		04/02	12.92
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC		04/02	26.69
POS PURCHASE 6132 KnightdaleKNIGHTDALE KNIGHTDALE NC		04/03	10.03
POS PURCHASE 2506 SOUTH SAUN0000000000 RALEIGH NC		04/03	41.63
POS PURCHASE 500 CHERRYRUN R0000000000 WASHINGTON NC		04/04	3.13
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC		04/04	10.68
POS PURCHASE K&W CAFETERIAS K&W CAFETE GREENVILLE NC		04/04	11.21
POS PURCHASE K&W CAFETERIAS K&W CAFETE WILSON NC		04/04	13.91
POS PURCHASE 3160-C SOUTH EV0000000000 GREENVILLE NC		04/08	14.43
POS PURCHASE 500 CHERRYRUN R0000000000 WASHINGTON NC		04/08	25.97
POS PURCHASE AVON AVE HWY 260000000000 WASHINGTON NC		04/08	27.71
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC		04/08	30.23
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC		04/09	3.42
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC		04/10	7.64
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC		04/10	46.92
POS PURCHASE THOMASVILLE 06 THOMASVILL 828-3261709 NC		04/10	2,132.00
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC		04/14	1.32
POS PURCHASE DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA		04/14	93.76
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC		04/16	9.75
POS PURCHASE 626 RIVER RD. 0000000000 WASHINGTON NC		04/16	12.65
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC		04/16	50.00

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,731.81	INTEREST EARNED:	91.80
AVERAGE AVAILABLE BALANCE:	24,731.81	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	91.80	ANNUAL PERCENTAGE YIELD EARNED:	4.95%
INTEREST PAID 2008:	397.99		

\* \* \* C O N T I N U E D \* \* \*

RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----					
DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
03/21	24,066.37	03/31	25,548.95	04/08	24,110.25
03/24	24,005.86	04/01	24,988.79	04/09	27,606.83
03/25	15,081.13	04/02	24,949.18	04/10	25,420.27
03/26	25,954.48	04/03	24,897.52	04/14	25,325.19
03/27	25,907.27	04/04	24,858.59	04/16	24,669.59
03/28	25,812.67	04/07	24,208.59		

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CERTIFICATES OF DEPOSIT

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CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	4.5080	04/17/08B	77.15	20,148.48
		MATURITY: 04/18/08 INTEREST PAID 2008:		148.48
322766	4.0526	05/03/08B	1,678.19	503,339.69
		MATURITY: 05/04/08 INTEREST PAID 2008:		3,339.69
*TOTAL*	4.0701			523,488.17
		TOTAL INTEREST PAID 2008:		3,488.17

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-12-08

1042

PAY TO THE ORDER OF Cash \$280.00  
Two hundred eighty dollars

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1042⑆0000028000⑆

Number: 1042 Date: 04/01/2008 Amount: \$280.00

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-18-08

1043

PAY TO THE ORDER OF Melba W. Wingate \$45.00  
Forty five dollars

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1043⑆0000004500⑆

Number: 1043 Date: 03/31/2008 Amount: \$45.00

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-19-08

1044

PAY TO THE ORDER OF Kecelia \$27.85  
Twenty seven and 85/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1044⑆0000002785⑆

Number: 1044 Date: 03/24/2008 Amount: \$27.85

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-20-08

1045

PAY TO THE ORDER OF Angie Childers, Jr. \$500.00  
Five hundred and 00/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1045⑆0000005000⑆

Number: 1045 Date: 03/25/2008 Amount: \$500.00

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-20-08

1046

PAY TO THE ORDER OF Country Kitchen \$10.02  
Ten and 02/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1046⑆0000001002⑆

Number: 1046 Date: 03/24/2008 Amount: \$10.02

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-21-08

1047

PAY TO THE ORDER OF Jennville Furniture \$5,172.05  
Five thousand one hundred seventy two and 05/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1047⑆00000517205⑆

Number: 1047 Date: 03/25/2008 Amount: \$5,172.05

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-21-08

1048

PAY TO THE ORDER OF Jennville Furniture \$3,252.68  
Three thousand two hundred fifty two and 68/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1048⑆00000325268⑆

Number: 1048 Date: 03/25/2008 Amount: \$3,252.68

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 3-26-08

1049

PAY TO THE ORDER OF REVEREND ORPHANS CLINIC, PA \$24.16  
Twenty four and 16/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1049⑆0000002416⑆

Number: 1049 Date: 04/01/2008 Amount: \$24.16

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 4-7-08

1050

PAY TO THE ORDER OF M.A.'s Carpet Framing \$650.00  
Six hundred fifty and 00/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1050⑆0000065000⑆

Number: 1050 Date: 04/07/2008 Amount: \$650.00

RUTH B. WATERS  
CHARLES B. SMITH  
5123 NC HWY. 92 EAST, P.O. BOX 2728  
RALEIGH, NC 27608

9-2328  
303281  
DATE 4-11-08

1052

PAY TO THE ORDER OF Margie Edwards, Inc. \$675.00  
Six hundred seventy five and 00/100

① CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING  
Ruth B. Waters

⑆05311213640801330911⑆1052⑆0000067500⑆

Number: 1052 Date: 04/16/2008 Amount: \$675.00

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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 8

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CAMERON VILLAGE  
 2127 CLARK AVENUE  
 RALEIGH NC 27605

TELEPHONE: 919-828-7100

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

LAST STATEMENT 04/16/08 24,669.59  
 3 CREDITS 5,113.07  
 38 DEBITS 5,150.03  
 THIS STATEMENT 05/21/08 24,632.63

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
003789 CB Connect Xfer From CAPITAL MKT INVES 801309113 on	04/29	2,000.00
4/29/08 16:34		
108666 CB Connect Xfer From CAPITAL MKT INVES 801309113 on	05/15	3,000.00
5/14/08 18:52		
INTEREST	05/21	113.07

----- CHECKS -----

CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT	CHECK #	DATE	AMOUNT
1035*	04/25	200.00	1055	05/07	50.00	1058	05/19	86.94
1053	04/17	314.00	1056	05/07	2,317.93	1059	05/21	500.00
1054	04/28	529.92	1057	05/09	100.00			

(\* ) INDICATES A GAP IN CHECK NUMBER SEQUENCE

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE BURGER KING #13BURGER KIN CHOCOWINITY NC	04/18	6.34
POS PURCHASE PECHELES FORD MPECHELES F WASHINGTON NC	04/18	128.57
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	04/21	20.81
POS PURCHASE 2838 WAKE FORES0000000000 RALEIGH NC	04/21	44.01

\* \* \* C O N T I N U E D \* \* \*



RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE 180 WEST 15TH S0000000000 WASHINGTON NC	04/23	7.64
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	04/23	21.35
POS PURCHASE 655 S. SQUARE D0000000000 WINTERVILLE NC	04/23	40.58
POS PURCHASE K&W CAFETERIAS K&W CAFETE GREENVILLE NC	04/24	9.97
POS PURCHASE TRAVEL STORE 2 TRAVEL STO WASHINGTON NC	04/28	32.62
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	04/28	49.51
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC	04/29	41.34
EMBARQ Telecom 2529239180002	04/29	98.55
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	05/01	1.58
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	05/01	52.17
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	05/05	4.53
POS PURCHASE 180 WEST 15TH S\$2.99 A C WASHINGTON NC	05/05	10.81
POS PURCHASE 101 N MAIN ST BLACKBEARD BATH NC	05/05	19.91
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC	05/07	22.46
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	05/09	53.69
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	05/12	41.28
POS PURCHASE DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA	05/12	93.76
POS PURCHASE 180 WEST 15TH S\$2.99 A C WASHINGTON NC	05/14	3.17
POS PURCHASE 655 S. SQUARE DALDI #40 WINTERVILLE NC	05/14	23.25
POS PURCHASE HARDEE'S #26061HARDEE'S # GREENVILLE NC	05/15	4.68
POS PURCHASE K&W CAFETERIAS K&W CAFETE GREENVILLE NC	05/15	11.28
POS PURCHASE 2007 JOHN SMALLWASHINGTON WASHINGTON NC	05/16	22.85
POS PURCHASE WM SUPERCENTER WM SUPERCE WASHINGTON NC	05/16	32.32
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	05/19	50.64
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	05/19	51.57
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	05/20	50.00

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,128.34	INTEREST EARNED:	113.07
AVERAGE AVAILABLE BALANCE:	24,128.34	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	113.07	ANNUAL PERCENTAGE YIELD EARNED:	5.00%
INTEREST PAID 2008:	511.06		

--- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES ---

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

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 DOCUMENTS: 8 05/21/2008

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RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
04/17	24,355.59	04/29	25,124.38	05/15	25,313.88
04/18	24,220.68	05/01	25,070.63	05/16	25,258.71
04/21	24,155.86	05/05	25,035.38	05/19	25,069.56
04/23	24,086.29	05/07	22,644.99	05/20	25,019.56
04/24	24,076.32	05/09	22,491.30	05/21	24,632.63
04/25	23,876.32	05/12	22,356.26		
04/28	23,264.27	05/14	22,329.84		

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CERTIFICATES OF DEPOSIT

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CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	.0000	06/17/08B		.00
		MATURITY: 07/18/08	INTEREST PAID 2008:	225.63
322766	3.0521	06/03/08B	1,309.84	505,017.88
		MATURITY: 11/04/08	INTEREST PAID 2008:	5,017.88
*TOTAL*	3.0521			505,017.88
		TOTAL INTEREST PAID 2008:		5,243.51

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1035  
DATE: 2-28-08

PAY TO THE ORDER OF  
*Erness Humphrey* \$ 200.00  
*Two hundred and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Ruth B. Waters*

⑆05311213640801330911⑆1035

Number: 1035 Date: 04/25/2008 Amount: \$200.00

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1054  
DATE: 4-23-08

PAY TO THE ORDER OF  
*State Farm Insurance* \$ 529.92  
*Five hundred twenty nine and 92/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Chick P. Smith*

⑆05311213640801330911⑆1054

Number: 1054 Date: 04/28/2008 Amount: \$529.92

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1056  
DATE: 5-02-08

PAY TO THE ORDER OF  
*Byches* \$ 2,317.93  
*Twenty three hundred and seventeen and 93/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Ruth B. Waters*

⑆05311213640801330911⑆1056

Number: 1056 Date: 05/07/2008 Amount: \$2,317.93

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1058  
DATE: 5-14-08

PAY TO THE ORDER OF  
*Linn's Club* \$ 86.94  
*Eighty six and 94/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Chick P. Smith*

⑆05311213640801330911⑆1058

Number: 1058 Date: 05/19/2008 Amount: \$86.94

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1053  
DATE: 4-14-08

PAY TO THE ORDER OF  
*M. C. Dept. of Revenue* \$ 314.00  
*Three hundred fourteen and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Ruth B. Waters*

⑆05311213640801330911⑆1053

Number: 1053 Date: 04/17/2008 Amount: \$314.00

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1055  
DATE: 4-25-08

PAY TO THE ORDER OF  
*Chick P. Smith* \$ 50.00  
*Fifty and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Ruth B. Waters*

⑆05311213640801330911⑆1055

Number: 1055 Date: 05/07/2008 Amount: \$50.00

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1057  
DATE: 5-04-08

PAY TO THE ORDER OF  
*Betty B. Gargano* \$ 100.00  
*One hundred and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Ruth B. Waters*

⑆05311213640801330911⑆1057

Number: 1057 Date: 05/09/2008 Amount: \$100.00

RUTH B. WATERS  
CHARLES B. SMITH  
222 NC HWY. 92 EAST PI. 28382-1100  
RALEIGH, NC 27608

W-00001  
1059  
DATE:

PAY TO THE ORDER OF  
*Grace Christian Church* \$ 500.00  
*Five hundred and 00/100*

CAPITAL BANK  
Raleigh, North Carolina

SMART CHECKING

MEMO: *Ruth B. Waters*

⑆05311213640801330911⑆1059

Number: 1059 Date: 05/21/2008 Amount: \$500.00

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 DOCUMENTS: 3 06/18/2008

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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 1  
 BATH NC 27808 2

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CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 05/21/08	24,632.63
4 CREDITS	16,092.24
27 DEBITS	12,399.81
THIS STATEMENT 06/18/08	28,325.06

----- DEPOSITS -----

REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT	REF #.....DATE.....AMOUNT
06/18 12,500.00		

----- OTHER CREDITS -----

DESCRIPTION	DATE	AMOUNT
083285 CB Connect Xfer From CAPITAL MKT INVES 801309113 on	05/28	1,000.00
5/27/08 20:18		
160182 CB Connect Xfer From CAPITAL MKT INVES 801309113 on	06/03	2,500.00
6/02/08 20:34		
INTEREST	06/18	92.24

----- CHECKS -----

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
*06/18 9,126.25	1060 05/29 1,943.82	

(\*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

----- OTHER DEBITS -----

DESCRIPTION	DATE	AMOUNT
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	05/27	10.00
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	05/27	10.68

\* \* \* C O N T I N U E D \* \* \*



RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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----- OTHER DEBITS -----		
DESCRIPTION	DATE	AMOUNT
POS PURCHASE WILCO TO 237 OWILCO TO GREENVILLE NC	05/27	15.60
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC	05/27	45.32
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	05/27	54.61
POS PURCHASE 2007 JOHN SMALLWASHINGTON WASHINGTON NC	05/27	61.08
POS PURCHASE FISH HOOKS CAFEFISH HOOKS BELHAVEN NC	05/27	92.72
POS PURCHASE 4240 WINTERVILLSAMSCLUB # WINTERVILLE NC	05/28	158.32
POS PURCHASE 4240 WINTERVILLSAMSCLUB # WINTERVILLE NC	05/28	162.13
POS PURCHASE 1006 W 15TH ST AutoZone 2 WASHINGTON NC	05/29	23.46
EMBARQ Telecom 2529239180002	05/29	80.44
POS PURCHASE TRADE MART 500TRADE MART WASHINGTON NC	06/02	20.27
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	06/02	51.92
POS PURCHASE 6216 WAL-SAMS SAM'S Club WINTERVILLE NC	06/03	87.95
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	06/04	10.68
POS PURCHASE ENCHANTED GARDEENCHANTED BATH NC	06/04	13.87
POS PURCHASE 2007 JOHN SMALLWASHINGTON WASHINGTON NC	06/04	24.49
POS PURCHASE ROUTE 1 BOX 474FOOD LION BELHAVEN NC	06/05	18.44
POS PURCHASE 180 WEST 15TH S\$2.99 A C WASHINGTON NC	06/06	15.26
POS PURCHASE 2007 JOHN SMALLWASHINGTON WASHINGTON NC	06/06	29.78
POS PURCHASE HARDEES OF BELHARDEES OF BELHAVEN NC	06/09	5.41
POS PURCHASE THE PANTRY # 93THE PANTRY WILSON NC	06/09	16.40
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	06/09	50.51
POS PURCHASE DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA	06/13	135.76
POS PURCHASE SHERWIN WILLIAMSHERWIN WI WASHINGTON NC	06/16	134.64

----- I N T E R E S T -----

AVERAGE LEDGER BALANCE:	24,721.77	INTEREST EARNED:	92.24
AVERAGE AVAILABLE BALANCE:	24,721.77	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	92.24	ANNUAL PERCENTAGE YIELD EARNED:	4.97%
INTEREST PAID 2008:	603.30		

----- ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES -----

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

----- DAILY BALANCE -----

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
05/27	24,342.62	05/28	25,022.17	05/29	22,974.45

\* \* \* C O N T I N U E D \* \* \*

ACCOUNT: 801330911 PAGE: 3  
 DOCUMENTS: 3 06/18/2008

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RUTH B WATERS

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 SMART CHECKING ACCOUNT 801330911  
 =====

DAILY BALANCE					
DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
06/02	22,902.26	06/05	25,246.83	06/13	24,993.71
06/03	25,314.31	06/06	25,201.79	06/16	24,859.07
06/04	25,265.27	06/09	25,129.47	06/18	28,325.06

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 CERTIFICATES OF DEPOSIT  
 =====

CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	.0000	07/17/08B		.00
		MATURITY: 07/18/08 INTEREST PAID	2008:	225.63
322766	3.0517	07/03/08B	1,270.82	506,327.72
		MATURITY: 11/04/08 INTEREST PAID	2008:	6,327.72
*TOTAL*	3.0517			506,327.72
		TOTAL INTEREST PAID	2008:	6,553.35

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS		1060
CHARLES R. SMITH		
3310 N. E. 10th St. Raleigh, NC 27609		
DATE: 5-24-08		
Pay to the order of <u>Engle Furniture</u> \$ <u>1943.82</u>		
<u>Nineteen hundred forty three and 82/100</u>		
CASH ON HAND		
CASH ON DEPOSIT		
CASH ON CHECKS		
CASH ON OTHER		
TOTAL		
CASH ON HAND		
CASH ON DEPOSIT		
CASH ON CHECKS		
CASH ON OTHER		
TOTAL		
RUTH B. WATERS		
657421		
1053112135108013309111060		0000194382

006348

4

Number: 1060 Date: 05/29/2008 Amount: \$1,943.82

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 DOCUMENTS: 1 07/16/2008

006660  
 1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 1

=====

CAMERON VILLAGE	TELEPHONE:919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

=====

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 06/18/08	28,325.06
1 CREDITS	94.54
21 DEBITS	2,905.35
THIS STATEMENT 07/16/08	25,514.25

DESCRIPTION	OTHER CREDITS	DATE	AMOUNT
INTEREST		07/16	94.54

CHECKS			
CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	
1061 06/20 2,140.00			

OTHER DEBITS			
DESCRIPTION	DATE	AMOUNT	
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	06/24	10.13	
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	06/24	50.00	
POS PURCHASE CHINA MAX CHINA MAX GREENVILLE NC	06/25	11.30	
EMBARQ Telecom 2529239180002	07/01	113.97	
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	07/03	33.10	
POS PURCHASE TRADE MART 680TRADE MART CHOCOWINITY NC	07/07	20.01	
POS PURCHASE CLIFFS SEAFOOD CLIFFS SEA CHOCOWINITY NC	07/07	44.95	
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC	07/07	45.47	
POS PURCHASE SRR*SIRIUS STORSRR*SIRIUS 800-422-7142 NY	07/07	50.00	
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	07/07	55.59	
POS PURCHASE 851 WASHINGTON PIGGLY WIG WASHINGTON NC	07/08	50.50	
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	07/09	6.92	

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RUTH B WATERS

SMART CHECKING ACCOUNT 801330911

OTHER DEBITS		
DESCRIPTION	DATE	AMOUNT
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	07/09	10.00
POS PURCHASE 655 S. SQUARE DALDI #40 WINTERVILLE NC	07/10	14.97
POS PURCHASE 4240 WINTERVILLSAMSCLUB # WINTERVILLE NC	07/10	83.87
POS PURCHASE K&W CAFETERIAS K&W CAFETE GREENVILLE NC	07/11	13.10
POS PURCHASE SHEETZ OSHEETZ WINTERVILLE NC	07/11	52.18
POS PURCHASE PECEHELES FORD MPECEHELES F WASHINGTON NC	07/11	53.25
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	07/14	33.36
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	07/15	12.68

INTEREST			
AVERAGE LEDGER BALANCE:	25,968.73	INTEREST EARNED:	94.54
AVERAGE AVAILABLE BALANCE:	25,968.73	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	94.54	ANNUAL PERCENTAGE YIELD EARNED:	4.85%
INTEREST PAID 2008:	697.84		

ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

DAILY BALANCE					
DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06/20	26,185.06	07/07	25,750.54	07/14	25,432.39
06/24	26,124.93	07/08	25,700.04	07/15	25,419.71
06/25	26,113.63	07/09	25,683.12	07/16	25,514.25
07/01	25,999.66	07/10	25,584.28		
07/03	25,966.56	07/11	25,465.75		

CERTIFICATES OF DEPOSIT

CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	.0000	07/17/08B		.00
		MATURITY: 07/18/08	INTEREST PAID 2008:	225.63
322766	3.0515	08/03/08B	1,316.54	507,598.54
		MATURITY: 11/04/08	INTEREST PAID 2008:	7,598.54

\* \* \* C O N T I N U E D \* \* \*

ACCOUNT: 801330911 PAGE: 3  
DOCUMENTS: 1 07/16/2008

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RUTH B WATERS

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CERTIFICATES OF DEPOSIT

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CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
*TOTAL*	3.0515			507,598.54
		TOTAL INTEREST PAID 2008:		7,824.17

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS 351 Monticello Rd. CHARLES B. SMITH <small>3344-257-9966 FAX 334-923-9300</small> RAYLE, NC 27580		1061 DATE 6-14-08
PAY TO THE ORDER OF <i>M. C. Dept of Revenue</i> \$2,140.00 <i>Twenty one hundred &amp; forty</i>		CHECKS 0
CAPITAL BANK <small>Raleigh, North Carolina</small>		
⑆57922⑆1637 <i>Ruth B. Waters</i> ⑆05311213640801330911⑆1061 /0000214000⑆		

006660

4

Number: 1061 Date: 06/20/2008 Amount: \$2,140.00

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 0 08/20/2008

007995

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 0

=====

CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 07/16/08	25,514.25
1 CREDITS	115.27
58 DEBITS	1,585.15
THIS STATEMENT 08/20/08	24,044.37

DESCRIPTION	OTHER CREDITS	DATE	AMOUNT
INTEREST		08/20	115.27

DESCRIPTION	OTHER DEBITS	DATE	AMOUNT
POS PURCHASE	1354 WAL-SAMS Wal-Mart S WASHINGTON NC	07/17	5.50
POS PURCHASE	1701 CAROLINA ALOWE'S #78 WASHINGTON NC	07/17	20.21
POS PURCHASE	PIZZA INN OF WAPIZZA INN WASHINGTON NC	07/18	11.72
POS PURCHASE	SHOP EZE HARDWASHOP EZE H WASHINGTON NC	07/18	13.64
POS PURCHASE	4240 WINTERVILLSAMSCLUB # WINTERVILLE NC	07/21	16.95
POS PURCHASE	STANTONBURG MARSTANTONBUR STANTONBURG NC	07/21	20.00
POS PURCHASE	2838 WAKE FORESCOSTCO GAS RALEIGH NC	07/21	54.36
POS PURCHASE	2838 WAKE FORESCOSTCO WHS RALEIGH NC	07/21	142.43
POS PURCHASE	AVON AVE HWY 26FOOD LION WASHINGTON NC	07/22	13.74
POS PURCHASE	1431 JOHN SMALLDOLLAR-GEN WASHINGTON NC	07/22	13.78
POS PURCHASE	KFC #F475002 9KFC #F4750 WASHINGTON NC	07/22	14.62
POS PURCHASE	THE HOME DEPOT THE HOME D RALEIGH NC	07/22	14.90
POS PURCHASE	626 RIVER RD. PIGGLY WIG WASHINGTON NC	07/23	2.74
POS PURCHASE	570 PAMLICO PLAWAL-MART # WASHINGTON NC	07/23	4.24
POS PURCHASE	HARDEE'S #1826 HARDEE'S # WASHINGTON NC	07/23	7.76
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	07/23	10.68

\* \* \* C O N T I N U E D \* \* \*



RUTH B WATERS

SMART CHECKING ACCOUNT 801330911

----- OTHER DEBITS -----		DATE	AMOUNT
DESCRIPTION			
POS PURCHASE	570 PAMLICO PLAWAL-MART # WASHINGTON NC	07/23	50.00
POS PURCHASE	AKAI EXPRESS AKAI EXPRE WASHINGTON NC	07/24	12.03
POS PURCHASE	1701 CAROLINA ALOWE'S #78 WASHINGTON NC	07/24	47.99
POS PURCHASE	TRADE MART 450TRADE MART WASHINGTON NC	07/25	25.32
POS PURCHASE	2838 WAKE FORESCOSTCO GAS RALEIGH NC	07/25	51.17
POS PURCHASE	BOJANGLES #38 OBOJANGLES GREENVILLE NC	07/28	4.22
POS PURCHASE	604 WEST 15TH SDOLLAR TRE WASHINGTON NC	07/28	6.41
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	07/28	10.68
POS PURCHASE	101 N MAIN ST BLACKBEARD BATH NC	07/28	11.20
POS PURCHASE	K&W CAFETERIAS K&W CAFETE RALEIGH NC	07/28	12.11
POS PURCHASE	1354 WAL-SAMS Wal-Mart S WASHINGTON NC	07/28	46.05
POS PURCHASE	DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA	07/28	85.69
POS PURCHASE	1354 WAL-SAMS Wal-Mart S WASHINGTON NC	07/29	15.38
EMBARQ Telecom	2529239180002	07/29	98.88
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	07/30	12.18
POS PURCHASE	AVON AVE HWY 26FOOD LION WASHINGTON NC	07/30	13.86
POS PURCHASE	549 E 3RD ST KWIK MART WASHINGTON NC	07/30	51.72
POS PURCHASE	KFC #F475002 9KFC #F4750 WASHINGTON NC	07/31	13.07
POS PURCHASE	HARDEE'S #1826 HARDEE'S # WASHINGTON NC	08/01	6.60
POS PURCHASE	851 WASHINGTON PIGGLY WIG WASHINGTON NC	08/04	4.35
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	08/04	10.68
POS PURCHASE	CIRCLE K 05364 CIRCLE K 0 MEBANE NC	08/04	11.94
POS PURCHASE	626 RIVER RD. PIGGLY WIG WASHINGTON NC	08/04	25.40
POS PURCHASE	2838 WAKE FORESCOSTCO GAS RALEIGH NC	08/04	48.47
POS PURCHASE	BOJANGLES' TANDBOJANGLES' WASHINGTON NC	08/06	7.62
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	08/06	10.94
POS PURCHASE	570 PAMLICO PLAWAL-MART # WASHINGTON NC	08/06	27.88
POS PURCHASE	BOJANGLES' TANDBOJANGLES' WASHINGTON NC	08/07	7.84
POS PURCHASE	WILCO 218 OWILCO 218 KENLY NC	08/07	52.20
POS PURCHASE	I-95 & HWY 17 RACEWAY670 RICHMOND HIL GA	08/08	50.00
POS PURCHASE	GATE 0209 GATE 0209 POOLER GA	08/08	51.56
POS PURCHASE	AVON AVE HWY 26FOOD LION WASHINGTON NC	08/11	5.28
POS PURCHASE	6216 WAL-SAMS SAM'S Club WINTERVILLE NC	08/11	36.38
POS PURCHASE	1801 W LUCAS STRACEWAY957 FLORENCE SC	08/11	47.47
POS PURCHASE	2838 WAKE FORESCOSTCO GAS RALEIGH NC	08/11	53.89
POS PURCHASE	1354 WAL-SAMS Wal-Mart S WASHINGTON NC	08/14	19.23
POS PURCHASE	FISH HOOKS CAFEFISH HOOKS BELHAVEN NC	08/14	33.29
POS PURCHASE	WASHINGTON GASWASHINGTON WASHINGTON NC	08/15	20.34
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	08/18	12.68
POS PURCHASE	2007 JOHN SMALLWASHINGTON WASHINGTON NC	08/18	36.60
POS PURCHASE	DOWN ON MAIN STDOWN ON MA WASHINGTON NC	08/20	18.51
POS PURCHASE	2838 WAKE FORESCOSTCO GAS RALEIGH NC	08/20	50.77

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ACCOUNT: 801330911 PAGE: 3  
 DOCUMENTS: 0 08/20/2008

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RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE: 24,590.28 INTEREST EARNED: 115.27  
 AVERAGE AVAILABLE BALANCE: 24,590.28 DAYS IN PERIOD: 35  
 INTEREST PAID THIS PERIOD: 115.27 ANNUAL PERCENTAGE YIELD EARNED: 5.00%  
 INTEREST PAID 2008: 813.11

- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

- - - - - D A I L Y B A L A N C E - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
07/17	25,488.54	07/28	24,784.11	08/07	24,365.10
07/18	25,463.18	07/29	24,669.85	08/08	24,263.54
07/21	25,229.44	07/30	24,592.09	08/11	24,120.52
07/22	25,172.40	07/31	24,579.02	08/14	24,068.00
07/23	25,096.98	08/01	24,572.42	08/15	24,047.66
07/24	25,036.96	08/04	24,471.58	08/18	23,998.38
07/25	24,960.47	08/06	24,425.14	08/20	24,044.37

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CERTIFICATES OF DEPOSIT

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CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	.0000	09/17/08B		.00
	MATURITY: 07/18/08	INTEREST PAID 2008:		225.63
322766	3.0520	09/03/08B	1,319.95	508,915.08
	MATURITY: 11/04/08	INTEREST PAID 2008:		8,915.08
*TOTAL*	3.0520			508,915.08
		TOTAL INTEREST PAID 2008:		9,140.71

(B) INTEREST WILL BE PAID BY COMPOUNDING

ACCOUNT: 801330911 PAGE: 1  
 DOCUMENTS: 6 09/17/2008

005600

1

RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 6

=====

CAMERON VILLAGE  
 2127 CLARK AVENUE  
 RALEIGH NC 27605

TELEPHONE: 919-828-7100

\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 08/20/08	24,044.37
3 CREDITS	75,107.74
38 DEBITS	74,084.16
THIS STATEMENT 09/17/08	25,067.95

DESCRIPTION	OTHER CREDITS	DATE	AMOUNT
370278 CB Connect Xfer From CAPITAL MKT INVES 801309113 on		08/27	2,000.00
8/27/08 10:44			
386925 CB Connect Xfer From CAPITAL MKT INVES 801309113 on		08/28	73,000.00
8/28/08 13:54			
INTEREST		09/17	107.74

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
1062 08/29 12,000.00	1064 08/29 25.00	1066 09/04 24,975.00
1063 09/02 12,000.00	1065 09/02 300.00	

DESCRIPTION	OTHER DEBITS	DATE	AMOUNT
POS PURCHASE K&W CAFETERIAS K&W CAFETE RALEIGH NC		08/21	29.83
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC		08/25	18.07
POS PURCHASE PECEHELES FORD MPECEHELES F WASHINGTON NC		08/25	56.28
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC		08/26	21.10
POS PURCHASE DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA		08/26	80.12
POS PURCHASE 180 WEST 15TH S\$2.99 A C WASHINGTON NC		08/27	7.64
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC		08/27	8.33

\*\*\* C O N T I N U E D \*\*\*



RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
POS PURCHASE KFC #F475002 9KFC #F4750 WASHINGTON NC	08/27	14.62
POS PURCHASE 570 PAMLICO PLAWAL-MART # WASHINGTON NC	08/27	50.00
POS PURCHASE 4240 WINTERVILLSAMSCLUB # WINTERVILLE NC	08/27	113.17
POS PURCHASE OFFICE DEPOT OFFICE DEP WASHINGTON NC	08/27	210.79
POS PURCHASE SHEETZ OSHEETZ WINTERVILLE NC	08/28	49.16
EMBARQ Telecom 2529239180002	08/29	103.43
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	09/02	25.35
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	09/03	52.16
POS PURCHASE 851 WASHINGTON PIGGLY WIG WASHINGTON NC	09/04	13.67
POS PURCHASE 1701 CAROLINA ALOWE'S #78 WASHINGTON NC	09/04	85.09
POS PURCHASE TRAVEL STORE 2 TRAVEL STO WASHINGTON NC	09/05	44.89
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	09/08	6.92
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	09/08	12.68
POS PURCHASE KFC #F475002 9KFC #F4750 WASHINGTON NC	09/08	47.62
POS PURCHASE 1701 CAROLINA ALOWE'S #78 WASHINGTON NC	09/08	204.91
DEBIT TRANSFER	09/09	23,200.00
POS PURCHASE RED LOBSTER USORED LOBSTE GREENVILLE NC	09/10	21.74
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC	09/11	24.37
POS PURCHASE 1701 CAROLINA ALOWE'S #78 WASHINGTON NC	09/11	45.32
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	09/12	4.25
POS PURCHASE 2007 JOHN SMALLWASHINGTON WASHINGTON NC	09/12	54.70
POS PURCHASE 1701 CAROLINA ALOWE'S #78 WASHINGTON NC	09/12	86.36
POS PURCHASE HARDEE'S #1826 HARDEE'S # WASHINGTON NC	09/15	5.64
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	09/15	13.37
POS PURCHASE PIZZA INN OF WAPIZZA INN WASHINGTON NC	09/15	14.05
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	09/17	58.53

- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	43,927.74	INTEREST EARNED:	107.74
AVERAGE AVAILABLE BALANCE:	43,927.74	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	107.74	ANNUAL PERCENTAGE YIELD EARNED:	3.24%
INTEREST PAID 2008:	920.85		

- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

\* \* \* C O N T I N U E D \* \* \*



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 DOCUMENTS: 6 09/17/2008

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RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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DAILY BALANCE					
DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
08/21	24,014.54	09/02	73,931.48	09/10	25,266.80
08/25	23,940.19	09/03	73,879.32	09/11	25,197.11
08/26	23,838.97	09/04	48,805.56	09/12	25,051.80
08/27	25,434.42	09/05	48,760.67	09/15	25,018.74
08/28	98,385.26	09/08	48,488.54	09/17	25,067.95
08/29	86,256.83	09/09	25,288.54		

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CERTIFICATES OF DEPOSIT

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CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	.0000	09/17/08B		.00
		MATURITY: 07/18/08	INTEREST PAID 2008:	225.63
322766	3.0516	10/03/08B	1,280.63	510,235.03
		MATURITY: 11/04/08	INTEREST PAID 2008:	10,235.03
*TOTAL*	3.0516			510,235.03
		TOTAL INTEREST PAID 2008:		10,460.66

(B) INTEREST WILL BE PAID BY COMPOUNDING

RUTH B. WATERS  
CHARLES B. SMITH  
5112 K. HWY. 20 EAST, P.O. BOX 1330  
RALEIGH, NC 27608

NO. 1062  
DATE 8-28-08

PAID TO Susan W. Smith \$12,000.00  
Twelve thousand 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213610801330911⑆1062

Number: 1062 Date: 08/29/2008 Amount: \$12,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5112 K. HWY. 20 EAST, P.O. BOX 1330  
RALEIGH, NC 27608

NO. 1063  
DATE 8-28-08

PAID TO Carol - First Bank \$12,000.00  
Twelve thousand 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213610801330911⑆1063

Number: 1063 Date: 09/02/2008 Amount: \$12,000.00

RUTH B. WATERS  
CHARLES B. SMITH  
5112 K. HWY. 20 EAST, P.O. BOX 1330  
RALEIGH, NC 27608

NO. 1064  
DATE 8-28-08

PAID TO Ruth B. Waters \$25.00  
Twenty five 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213610801330911⑆1064

Number: 1064 Date: 08/29/2008 Amount: \$25.00

RUTH B. WATERS  
CHARLES B. SMITH  
5112 K. HWY. 20 EAST, P.O. BOX 1330  
RALEIGH, NC 27608

NO. 1065  
DATE 8-28-08

PAID TO Charles B. Smith \$300.00  
Three hundred 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213610801330911⑆1065

Number: 1065 Date: 09/02/2008 Amount: \$300.00

RUTH B. WATERS  
CHARLES B. SMITH  
5112 K. HWY. 20 EAST, P.O. BOX 1330  
RALEIGH, NC 27608

NO. 1066  
DATE 8-28-08

PAID TO Betty Gargano \$24,975.00  
Twenty four thousand nine hundred seventy five 00/100

CAPITAL BANK  
Raleigh, North Carolina

MEMO Ruth B. Waters

⑆05311213610801330911⑆1066

Number: 1066 Date: 09/04/2008 Amount: \$24,975.00

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 DOCUMENTS: 0 10/15/2008

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RUTH B WATERS  
 CHARLES BOWEN SMITH 43-0  
 351 MARITIME LOOP ROAD 0  
 BATH NC 27808 0

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CAMERON VILLAGE	TELEPHONE: 919-828-7100
2127 CLARK AVENUE	
RALEIGH NC 27605	

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\*\*\*\*\*FOR AUTOMATED ACCOUNT INFORMATION PLEASE CALL (800) 813-7769\*\*\*\*\*

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SMART CHECKING ACCOUNT 801330911

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LAST STATEMENT 09/17/08	25,067.95
2 CREDITS	1,587.55
30 DEBITS	983.20
THIS STATEMENT 10/15/08	25,672.30

DESCRIPTION	OTHER CREDITS	DATE	AMOUNT
INTEREST		10/15	87.55
173040 CB Connect Xfer From CAPITAL MKT INVES 801309113 on 10/15/08 16:55		10/15	1,500.00

DESCRIPTION	OTHER DEBITS	DATE	AMOUNT
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC		09/18	7.89
POS PURCHASE 3501 GALLERIA DKOHL'S #10 GREENVILLE NC		09/22	16.05
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC		09/22	57.28
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC		09/23	4.27
POS PURCHASE BOJANGLES' TANDBOJANGLES' WASHINGTON NC		09/23	6.98
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC		09/24	10.68
POS PURCHASE 1701 CAROLINA ALOWE'S #78 WASHINGTON NC		09/24	54.34
POS PURCHASE 2928 US HWY. 30THE PANTRY WILSON NC		09/25	14.56
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC		09/26	12.68
POS PURCHASE DTV*DIRECTV SERDTV*DIRECT 800-347-3288 CA		09/26	80.12
POS PURCHASE 2838 WAKE FORESCOSTCO WHS RALEIGH NC		09/29	47.57
POS PURCHASE WILCO 211 OWILCO 211 RALEIGH NC		09/29	55.59
EMBARQ Telecom 2529239180002		09/29	94.37
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC		09/30	5.52

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RUTH B WATERS

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SMART CHECKING ACCOUNT 801330911

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- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	10/01	10.68
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	10/01	22.51
POS PURCHASE AVON AVE HWY 26FOOD LION WASHINGTON NC	10/02	9.36
POS PURCHASE TRADE MART 1 OTRADE MART GREENVILLE NC	10/06	53.34
POS PURCHASE K&W CAFETERIAS K&W CAFETE RALEIGH NC	10/07	18.14
POS PURCHASE 101 EAST 5TH STMAKIN' TRA WASHINGTON NC	10/08	50.90
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	10/10	13.79
POS PURCHASE WILCO TO 237 OWILCO TO GREENVILLE NC	10/10	40.36
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	10/14	2.55
POS PURCHASE WENDY'S #4180 WENDY'S #4 WASHINGTON NC	10/14	5.08
POS PURCHASE BOJANGLES - TANBOJANGLES GREENVILLE NC	10/14	11.52
POS PURCHASE 2838 WAKE FORESCOSTCO GAS RALEIGH NC	10/14	33.82
POS PURCHASE FISH HOOKS CAFEFISH HOOKS BELHAVEN NC	10/14	37.54
POS PURCHASE 1354 WAL-SAMS Wal-Mart S WASHINGTON NC	10/14	61.33
POS PURCHASE 6216 WAL-SAMS SAM'S Club WINTERVILLE NC	10/14	133.70
POS PURCHASE DOWN ON MAIN STDOWN ON MA WASHINGTON NC	10/15	10.68

- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	24,695.89	INTEREST EARNED:	87.55
AVERAGE AVAILABLE BALANCE:	24,695.89	DAYS IN PERIOD:	28
INTEREST PAID THIS PERIOD:	87.55	ANNUAL PERCENTAGE YIELD EARNED:	4.72%
INTEREST PAID 2008:	1,008.40		

- - - ITEMIZATION OF NSF PAID AND RETURNED ITEM FEES - - -

	THIS PERIOD	YEAR TO DATE
NSF PAID ITEM FEE:	.00	.00
NSF RETURNED ITEM FEE:	.00	.00
OVERDRAFT FEES:	.00	.00

- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
09/18	25,060.06	09/29	24,605.57	10/08	24,435.12
09/22	24,986.73	09/30	24,600.05	10/10	24,380.97
09/23	24,975.48	10/01	24,566.86	10/14	24,095.43
09/24	24,910.46	10/02	24,557.50	10/15	25,672.30
09/25	24,895.90	10/06	24,504.16		
09/26	24,803.10	10/07	24,486.02		

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 DOCUMENTS: 0 10/15/2008

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RUTH B WATERS

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CERTIFICATES OF DEPOSIT

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CERTIFICATE NUMBER	INTEREST RATE	NEXT INT DATE	NEXT INT AMOUNT	CURRENT BALANCE
320885	.0000	10/17/08B		.00
		MATURITY: 07/18/08	INTEREST PAID 2008:	225.63
322766	3.0514	11/03/08B	1,326.70	511,515.66
		MATURITY: 11/04/08	INTEREST PAID 2008:	11,515.66
*TOTAL*	3.0514			511,515.66
		TOTAL INTEREST PAID 2008:		11,741.29
(B) INTEREST WILL BE PAID BY COMPOUNDING				