

**APPLICATION FOR CERTIFICATE OF PUBLIC
 CONVENIENCE TO OPERATE AS A SOLID WASTE
 COLLECTION COMPANY UNDER CHAPTER 81.77 RCW**

1300 South Evergreen Park Drive SW
 P.O. Box 47250
 Olympia, WA 98504-7250

PHONE 360-664-1222
 FAX 360-586-1181

TG-101523-CT

TTY 360-586-8203 TTY TOLL FREE 1-887-210-5963

WEBSITE: www.wutc.wa.gov

The UTC has a policy of providing equal access to its services. If you need special accommodations, please call 360-664-1133.

Type of Solid Waste Authority Requested	Fee Required
<input checked="" type="checkbox"/> <u>Expedited Temporary Authority</u> (to meet an urgent need for up to thirty days) - Complete entire application and Attachment A (WAC 480-70-136)	\$ 25
<input type="checkbox"/> <u>Temporary Authority</u> (to meet an immediate or urgent need) - Complete entire application and Attachment A	\$ 25
<u>New Permanent Authority</u> (including extension of authority)- (check appropriate box below) Complete entire application and submit a proposed tariff as outlined in the standard tariff form	\$200
<input checked="" type="checkbox"/> New Certificate	
<input type="checkbox"/> Extension of Existing Certificate No. G- _____	
<u>Permanent Authority to Transfer</u> (WAC 480-70-090) (check appropriate box below) - Complete entire application and Attachments B	\$200
<input type="checkbox"/> All of Certificate No. G- _____	
<input type="checkbox"/> Portion of Certificate No. G- _____	
<input type="checkbox"/> <u>Reinstatement of Cancelled Certificate</u> (must be filed within 30 days of cancellation) -Include a statement justifying the reinstatement and complete sections 1, 2 and 8	\$200
<input type="checkbox"/> <u>Name Change</u> - does not include changes resulting in change in ownership - Complete section 1 and Attachment C	\$ 35
<input type="checkbox"/> <u>Mortgage of Certificate</u> - Complete section 1 and Attachment D	\$ 35
<u>Lease of Authority</u> - Complete entire application and Attachment B	\$200
<input type="checkbox"/> All of Certificate	
<input type="checkbox"/> Portion of Certificate No. G - _____	

SECTION 1 - APPLICATION INFORMATION

Name of Applicant: <u>Steve</u>		NSDOT #: <u>995057</u>	
Trade Name(s) (if applicable): <u>Steve Canton Construction, Inc.</u>		<u>NA</u>	
Phone Number: <u>(208) 743-3257</u>	Fax Number: <u>(208) 798-7377</u>	E-Mail:	
Business Address		Mailing address (if different from Business Address)	
Street <u>936 Cedar Ave</u>	Street		
City <u>LEWISTON</u>	City		
State/Zip <u>ID, 83501</u>	State/Zip		

FOR OFFICIAL USE ONLY

ID: 6103

Date Filed: <u>9/3/10</u>	Docket #: TG-	Tariff:	Permit Issued G-
Staff Assigned: <u>[Signature]</u>	Insurance	Related App ID:	Map:
DOL/SOS	Reception #:	227-02:	032-05:

0025963

\$ 225.00 CK# 15703

SECTION 2 – BUSINESS INFORMATION

Type of business structure:

Individual Partnership Corporation Other (LP, LLP, LLC) _____

UBI No. ~~601-963-9636~~ 603-004-570 *ad*

List the name, title, and percentage of partner's share or stock distribution for major stockholders:

Name	Title	Stock Distribution or Percentage of Shares
Steve Canton	President	50%
Lon Cariton	Secretary/Treasurer	50%

Indicate below the commodity to be hauled and the territory in which you wish to operate. PLEASE NOTE Territory must be described using boundaries such as streets, avenues, roads, highways, townships, ranges, city limits, county boundaries or other geographic descriptions. In addition to describing the territory, you must file a map that meets the requirements of WAC 480-70-056 and clearly shows the described territory.

City of Clarkston

State below the conditions that justify the granting of this application. If you are applying for temporary certificate authority, be sure your statement addresses and supports the question of "immediate and urgent need."

We supplied Walmart with solid waste dumping services in Idaho since they moved to Clarkston. Walmart wishes to continue with Steve Canton Construction as their solid waste dumpster provider.

What is your USDOT number: 995057 (If you currently don't have one, you can go online and apply at www.fmcsa.dot.gov/online-registration or contact (360)596-3816 or (360)596-3803 for assistance.)

Do you currently hold, or have you ever held, a solid waste certificate?
 No Yes If yes, please indicate your certificate number: G-_____

Have you ever applied for and been denied a certificate to transport solid waste?
 No Yes If yes, please explain: _____

Please tell us about your experience and knowledge of transportation or solid waste, including motor carrier driver and equipment safety requirements. We have been providing dumping services in the state of Idaho for over 5 years.

Have you been cited for violation of state laws or Commission rules?
 No Yes
 If yes, please explain _____

SECTION 3 – RATES AND TARIFFS

Is this application to operate under a contract?

No Yes If yes, submit the original or a duplicate original of each contract under which service will be performed. The contract must contain all the elements stated in WAC 480-70-146.

If this application is for temporary authority, a new certificate, or extension of existing certificated authority, you must attach two copies of your proposed tariff using either the standard tariff format included in this package, or an approved alternate format. All tariffs submitted must comply with the provisions of WAC 480-70-226 through WAC 480-70-351.

If this application is a transfer or a lease of authority from an existing certificate, you must either file a new tariff at the same rate levels as on file, or you must adopt the current certificate holder's tariff. To file a new tariff, use the standard tariff format attached to this application or an approved alternate format. Indicate which option you will use:

- Adopt
- File a new tariff

all attachment

SECTION 4 – FINANCIAL STATEMENT

You may attach a Balance Sheet, Profit and Loss Statement, or business plan if available.

ASSETS		LIABILITIES	
Cash in Bank	\$	Salaries/Wages Payable	\$
Notes Receivable	\$	Accounts Payable	\$
Accounts Receivable	\$	Notes Payable	\$
Investments	\$	Mortgages Payable	\$
Other Current Assets	\$	Contracts and Bonds Payable	\$
Prepaid Expenses	\$	TOTAL LIABILITIES	\$
Land and Buildings	\$	NET WORTH	
Trucks and Trailers	\$	Preferred Stock	\$
Office Furniture	\$	Common Stock	\$
Other Equipment	\$	Retained Earnings	\$
Other Assets	\$	Capital	\$
TOTAL ASSETS	\$	TOTAL LIABILITIES AND NET WORTH	\$

SECTION 5 – EQUIPMENT LIST

Describe the equipment that will be used (attach additional sheets if necessary). Vehicles must pass inspection and be issued a valid Commercial Vehicle Safety Alliance inspection decal before your application may be granted.

Year	Make	License Number	Vehicle ID Number	Gross Vehicle Weight	Type of vehicle
08	Ford	KL 287	1FDXF47R28EC81446	30,000	F450 Ford
10	Ford	KN 354	1FDAX4H86AEA21431	30,000	F 450 Ford

SECTION 6 – SAFETY AND OPERATIONS

<p>In each of the categories show below, list the person and position responsible for understanding and complying with the Federal Motor Carrier Safety Regulations (FMCSR) and Washington State laws and rules. Please refer to the WAC rules, Fact Sheets, and publication "Your Guide to Achieving a Satisfactory Safety Rating" for assistance with requirements that may apply to your specific operations.</p>	
SAFETY RESPONSIBILITIES	
<p>COMMERCIAL DRIVERS LICENSE (CDL) REQUIREMENTS (Title 49, Code of Federal Regulations Part 383) Any driver who operates a vehicle that meets the definition of a commercial motor vehicle must have a valid CDL.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>DRIVER QUALIFICATION REQUIREMENTS (Title 49, Code of Federal Regulations Part 391) Driver's must meet minimum qualification requirements and each company must maintain driver qualification files for each driver.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>DRIVERS HOURS OF SERVICE (Title 49, Code of Federal Regulations Part 395) Drivers must maintain logs and each company must maintain true and accurate hours of service records for each driver.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>CONTROLLED SUBSTANCES AND ALCOHOL TESTING (Part 382) All persons who drive commercial vehicles requiring a CDL must be in a Controlled Substance and Alcohol Testing program that complies with the FMCSR in 49 CFR Part 382 and 49 CFR Part 40.</p> <p>Each company will have in place a system for complying with FMCSR governing alcohol and controlled substances testing requirements (49 CFR Part 382 and 49 CFR Part 40).</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>INSPECTION, REPAIR AND MAINTENANCE (Title 49, Code of Federal Regulations Part 396) Every motor carrier shall systematically inspect, repair, and maintain all motor vehicles subject to its control.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
OPERATIONAL RESPONSIBILITIES	
<p>List the person and/or position responsible for understanding and complying with the requirements of each category shown below.</p>	
<p>TARIFF RATES AND CHARGES (WAC 480-70-226 through WAC 480-70-351) Companies must file with the Commission a tariff showing all rates and charges it will charge its customers, together with rules that govern how rates and charges will be assessed.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>ANNUAL REPORTS and REGULATORY FEES (WAC 480-70-071 & 076) Companies must annually file a report of their financial operations and pay regulatory fees.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>BIOMEDICAL WASTE (WAC 480-70-426 through 476) Companies that transport biomedical waste must handle and transport that waste according to the appropriate requirements of the federal hazardous materials regulations (49 CFR Parts 170-189) and the additional requirements in these rules.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>CUSTOMER SERVICE –Person responsible for customer service complaints, customer notice requirements, and compliance with county solid waste plans.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>
<p>STATE OF WASHINGTON – general laws, rules and regulations: Individuals and companies doing business in the state of Washington must comply with the regulations of local, state, and federal agencies. Please state the name and position of the person in your organization who will be responsible for ensuring compliance with the laws of the state of Washington, such as, <u>but not limited to</u>: Department of Labor and Industries (industrial insurance, safety, prevailing wage); Department of Licensing (vehicle and drivers licenses, business licensing, Unified Business Identifier (UBI number), fuel permits, fuel tax); Secretary of State (corporate registrations); Department of Transportation (over-size or over-weight permits); Department of Revenue and Internal Revenue Service (taxes); and Employment Security.</p>	
Name: <u>Steve Carlton</u>	Position: <u>President</u>

TOTAL	256,250.00		
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Rental

Parcel #	Address				
RPL00150040550 A	1009 Airway 5%	98,773.00	56,556.88		664.28
RPL00150030300 A	1013 Airway	119,016.00	0		
MHL00150030300 A	1013 Airway A 10 X 47	1,884.00	0		
RPL00150030350 A	1015 Airway Mortgage	307,968.00	113,097.57		1,802.99
RPL0040008045 BA	932 Cedar 6.25%	109,506.00	90,615.93		1,131.84
RPL0040008045 CA	932 Cedar extra lot	13,920.00			
RPL1060003013 BA	620 5 th Street	150,085.00	0		
RPL0560033012 AA	3173 rd Ave	127,616.00	0		
	TOTAL	928,768.00	260,270.38		3,599.11

Lewis Clark Property

Parcel #	Address	Jun-07			
RPL00130050105 A	805 Burrell 5.625%	116,767.00	45,000.01		733.79
RPL00090010500 A	3320 8 th Street	85,441.00	22,297.91		437.57
RPL00140050096 A	3437 9 th Street	91,143.00	26,834.50		489.39
	TOTAL	293,351.00	94,132.42		1660.75
	GRAND TOTAL	1,478,519.00	354,402.80		5,259.86

Letter of Transmittal



Date: September 1, 2010

To: Washington Utilities & Transportation
Commission

From: Katie Hinton

Materials Included:

- Application for Certificate to Operate as a Solid Waste Collection Company
- "Attachment A" Filled out by Walmart, Inc.
- Personal Financial Statement
- Property List with Monthly Income
- Business Statement of Assets, Liabilities, and Equipment

STEVE CARLTON CONSTRUCTION, INC.
STATEMENT OF ASSETS, LIABILITIES, AND EQUITY
- INCOME TAX BASIS
DECEMBER 31, 2009

ASSETS

CURRENT ASSETS

Cash	\$ 93,197
Accounts Receivable	29,125
Inventory - Containers	55,319
Inventory - Resale Equipment	12,125
L/R - Steve Carlton	<u>90,000</u>
Total Current Assets	\$ 279,766

VEHICLES AND EQUIPMENT

Equipment	\$ 736,270
Rental Containers	211,013
Vehicles	<u>402,802</u>
Total Vehicles and Equipment	\$1,350,085
Less: Accumulated Depreciation	<u>(1,321,409)</u>
Total Vehicles and Equipment, net	<u>28,676</u>
Total Assets	\$ 308,442

SEE ACCOMPANYING NOTES AND ACCOUNTANT'S REPORT.

STEVE CARLTON CONSTRUCTION, INC.
STATEMENT OF ASSETS, LIABILITIES, AND EQUITY
- INCOME TAX BASIS
DECEMBER 31, 2009

LIABILITIES AND STOCKHOLDERS' EQUITY
CURRENT LIABILITIES

Accounts Payable		\$ 71,213
Credit Card Payable		892
Loan Payable - Banner Bank - Line of Credit		125,000
Pension Plan Payable		1,852
Payroll Tax Payable		2,035
Sales Tax Payable		5,531
Insurance Payable		<u>4,818</u>
Total Current Liabilities		\$ 211,341

STOCKHOLDERS' EQUITY

Common Stock, \$10 par value, 10,000 shares authorized, 9,000 shares issued and outstanding	\$ 90,000	
Additional Paid-In Capital	591	
Retained Earnings	<u>6,510</u>	<u>97,101</u>
Total Liabilities and Stockholders' Equity		\$ 308,442 =====

SEE ACCOMPANYING NOTES AND ACCOUNTANT'S REPORT.

STEVE CARLTON CONSTRUCTION, INC.
STATEMENT OF REVENUE, EXPENSES AND RETAINED EARNINGS
- INCOME TAX BASIS
FOR THE YEAR ENDED DECEMBER 31, 2009

<u>REVENUE</u>		\$ 1,583,182
<u>COST OF SALES</u>		
Containers	\$ 31,220	
Labor & Payroll Tax	118,176	
Materials, Supplies and Paint	266,105	
Subcontractors	<u>149,657</u>	
Total Cost of Sales		<u>(565,158)</u>
Gross Profit on Sales		\$ 1,018,024
<u>EXPENSES</u>		
Advertising	\$ 23,075	
Airplane Expense	1,049	
Bad Debts	9,109	
Bank & Credit Card Fees	9,033	
Depreciation	93,996	
Dues & Subscriptions	1,922	
Employee Benefits	549	
Fuel and Oil	27,903	
Insurance	54,475	
Interest Expense	2,102	
Office Expense	4,409	
Postage	1,028	
Payroll Taxes - Administrative	20,674	
Pension Plan Expense	7,650	
Permits and Licenses	30,554	
Professional Fees	14,916	
Rent - Container Yard	2,850	
Repairs and Maintenance	18,096	

(Continued on next page)

SEE ACCOMPANYING NOTES AND ACCOUNTANT'S REPORT.

STEVE CARLTON CONSTRUCTION, INC.
STATEMENT OF REVENUE, EXPENSES AND RETAINED EARNINGS
- INCOME TAX BASIS
FOR THE YEAR ENDED DECEMBER 31, 2009

(Continued from prior page)

Taxes - Property	1,173	
Taxes - Sales	2,752	
Telephone	9,914	
Travel	3,456	
Utilities	9,698	
Vehicle Expense	10,814	
Wages - Office	39,125	
Wages - Officer	75,400	
Waste Disposal Fees	<u>1,890</u>	
Total Operating Expenses		<u>(477,612)</u>
Net Income		\$ 540,412
Beginning Retained Earnings		18,123
Dividends		<u>(552,025)</u>
Ending Retained Earnings		<u><u>\$ 6,510</u></u>

SEE ACCOMPANYING NOTES AND ACCOUNTANT'S REPORT.

STEVE CARLTON CONSTRUCTION, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2009

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Company's policy is to prepare its financial statements on the income tax basis of accounting which is a comprehensive basis of accounting other than generally accepted accounting principles.

Nature of Operations

The Company is engaged in both commercial and residential sandblasting and painting, and construction of commercial and residential structures. The Company sells and rents shipping containers and other equipment. The Company also does restoration of fire damaged structures. These services are provided primarily within a 100 mile radius of Lewiston, Idaho.

Inventory

Inventory, valued at cost, consists of shipping containers and construction equipment purchased for resale.

Vehicles and Equipment

Property and equipment are carried at cost. Depreciation of property and equipment is provided using the accelerated cost recovery system and the modified accelerated cost recovery system required by the Internal Revenue Code for tax reporting purposes. This involves depreciation over five and seven year lives while taking maximum advantage of IRC Section 179 expensing elections. In tax year 2009 the company elected to expense under IRC Section 179 \$66,460 in equipment purchases which is included as a part of Depreciation Expense. Expenditures for major renewals and betterments that extend the useful lives of property and equipment are capitalized. Expenditures for maintenance and repairs are charged to expense as incurred.

Income Taxes

The Company has elected to be taxed under the provisions of Subchapter S of the Internal Revenue Code. Under those provisions, the Company does not pay federal corporate income taxes on its taxable income. Instead, the stockholders are liable for individual federal income taxes on their respective shares of income to be reported on their individual income tax returns.

Advertising Costs

The Company expenses advertising costs as they are incurred. Advertising expense was \$23,075 for the year ended December 31, 2009.

Use of Estimates

The preparation of financial statements in conformity with the income tax basis of accounting requires management to make estimates and assumptions that affect reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Revenue Recognition

The Company records profits or losses on its building contracts on the completed-contract method for federal income tax purposes. Under that method, billings and costs are accumulated during the period of construction, but no profits are recorded before substantial completion of the work (usually at the time of final closing). There were no contracts in progress at year end.

Accounts Receivable

There are no significant concentrations of credit risk. The Company looks at overdue accounts on a case by case basis and uses the direct write-off method for accounting for uncollectible accounts.

NOTE B - RELATED PARTY TRANSACTIONS

Steve Carlton Construction, Inc. performed significant work for Steve Carlton personally during 2009. This included construction of an addition to a commercial building owned by Steve Carlton, remodel of a residence held for sale by Steve Carlton, construction of a mini storage facility, and construction of a new commercial rental building. The total cost of this work was \$862,237 including direct cost and overhead. Steve Carlton reimbursed the Company for all costs associated with this work through cash deposits and dividend distributions.

STEVE CARLTON CONSTRUCTION, INC.
SCHEDULE 1 - SCHEDULE OF REVENUE
FOR THE YEAR ENDED
DECEMBER 31, 2009

Revenue

Construction, Painting & Sandblasting	\$ 1,355,354
Container, Dumpster & Equipment Rental	181,290
Container & Equipment Sales	<u>46,538</u>
Total Revenue	<u><u>\$ 1,583,182</u></u>

SEE ACCOMPANYING NOTES & ACCOUNTANT'S REPORT



PERSONAL FINANCIAL STATEMENT

FINANCIAL CONDITION AS OF: 7/26/10

Borrower: Steve Carlton		Age: _____	Social Security # _____	No. Dependents Ages: _____	Home Telephone () 743-3257
Street Address 936 Cedar Ave		City & State & ZIP Lewiston, Idaho 83501		How Long There _____	Own <input checked="" type="checkbox"/> Rent <input type="checkbox"/> \$ _____ With Parents <input type="checkbox"/>
Previous Address (If at present less than three years)		How Long There _____	Other Names Under Which You Have Been Granted Credit		
Present Employer (If self-employed, state name of business) Steve Carlton Construction			Present Employer's Address		
Job Position or Title President	Gross Monthly Wages \$ _____		How Long Employed _____	Business Telephone () _____	
Previous Employer (If at present less than three years)			Previous Employer's Address	How long employed _____	
Name of Nearest Relative Not Living with You	Relative's Address		How Related _____	Telephone Number () _____	

Co-Borrower: Lori Carlton		Date of Birth _____	Social Security # _____	No. Dependents Ages: _____	Home Telephone () _____
Street Address		City & State & ZIP		How Long There _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> \$ _____ With Parents <input type="checkbox"/>
Previous Address (If at present less than three years)		How Long There _____	Other Names Under Which You Have Been Granted Credit		
Present Employer (If self-employed, state name of business)			Present Employer's Address		
Job Position or Title	Gross Monthly Wages \$ _____		How Long Employed _____	Business Telephone () _____	
Previous Employer (If at present less than three years)			Previous Employer's Address	How long employed _____	
Name of Nearest Relative Not Living with You	Relative's Address		How Related _____	Telephone Number () _____	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

Other Income \$ _____ per _____ Source (s) of Other Income _____

If you Reside in a Community Property State, Such as Idaho or Washington, Complete This Section

- Married Separated Unmarried
- Are you applying jointly with your spouse or other co-borrower? Yes No
 - Are you relying on community property as a basis for repayment of the credit requested? (If you are married and reside in Idaho or Washington your wages and your spouse's wages are normally considered community property.) Yes No
 - Are you relying on the receipt of alimony, child support, or separate maintenance payments as a basis for repayment of the credit requested? Yes No

ASSETS	AMOUNT
CURRENT:	
Deposits in this Bank: Checking	11,934
Savings & Time Deposits Banner	84,824
ING	25,000
Deposits in other banks (list banks)	
DA Davidson	1,498
Northwest Mutual	100,627
Notes & Contracts Receivable (Schedule C) (Amount due within one year)	
Accounts Receivable (Schedule C)	
Stocks & Bonds - listed (Schedule B)	
Cash Value of Life Insurance	
TOTAL CURRENT ASSETS	223,883
Stocks & Bonds - unlisted (Schedule B)	193,289
Real Estate & buildings (Schedule A)	4,518,373
Automobiles, Trucks, etc.	66,000
½ aircraft; Recreation vehicles	171,000
Machinery & Equipment	18,000
Furniture, Fixtures & Personal Goods	35,000
Art/print collection	22,000
Other Assets (describe) Jewelry	20,000
Gun collection	10,000
Notes & Contracts Receivable (Schedule C) (Amount due after one year)	
Steve Carlton Construction, Inc.	97,101
TOTAL ASSETS	5,374,646

LIABILITIES	AMOUNT
CURRENT: (Payable within one year)	
Notes Payable to Banner Bank (Schedule D)	
Notes Payable to Other Banks (Schedule D)	
Notes Payable to Others (Schedule D)	
Due to Relatives (Schedule D)	
Accounts Payable (Schedule D)	
Contract Purchases & Chattel Mortgages (Schedule D)	220,358
Real Estate Mortgages & Contracts Schedule A, amount due within one year	
Loans against Life Insurance Policies	
Accrued Taxes & Assessments	
TOTAL CURRENT LIABILITIES	220,358
NON-CURRENT: (Amount Payable after one year)	
Real Estate Mortgages & Contracts (Schedule A, amount due after one year)	1,619,234
Banner Bank	
Other Liabilities due after one year (describe)	
TOTAL LIABILITIES	1,839,592
NET WORTH	3,535,054
TOTAL LIABILITIES & NET WORTH	5,374,646

SCHEDULE "A"

REAL ESTATE

Type & Location of Property	Date Acquired	Title in Name of	Original Cost	Market Value	Income Per Month	MORTGAGES		Holder of Lien
						Balance	Payment	
See List				3,885,849		1,556,821	16,108/mo	various

STOCKS AND BONDS

SCHEDULE "B"

Number of Shares	Description - Rate - Maturity, If Pledge, To Whom	Market Value	Book Value if No Market
100%	12/31/09 Steve Carlton Construction		97,101
	IRA Edward Jones	129,000	

NOTES, CONTRACTS AND ACCOUNTS RECEIVABLE

SCHEDULE "C"

Due From (Name)	Date of Obligation	Present Balance	Payment Terms	Due Date	Description of Collateral If Any

NOTES, CONTRACTS AND ACCOUNTS PAYABLE (Includes credit cards)

SCHEDULE "D"

Due To (Name)	Date Incurred	Present Balance	Payment Terms	Due Date	Description of Collateral If Any

Have you any assets or liabilities not listed on this financial statement? No If so, explain _____

Have you guaranteed or co-signed debt for others? No If yes show amount: \$ _____ For Whom? _____

Have you declared bankruptcy in the last 10 years? No If yes, where? _____ Year: _____

Do you have any judgments or suits filed against you? No If yes, give details: _____

Life Insurance \$ 0 Owner: _____ Beneficiary: _____
carried: _____

Are there any assignments? _____ If so, to whom? _____

Other information : _____

I/We hereby certify that there are no judgments outstanding, or settlements pending against the applicant(s) in any Court; nor are there any unrecorded deeds, mortgages, contracts, attachments, or claims at law against it or the above property, except as set forth in this financial statement.

I/We hereby certify that the foregoing statement and schedules have been read by the undersigned before signing and that the information disclosed is true and accurate to the best of my/our knowledge and belief. You are authorized to check my credit now and in the future as long as I/we owe personal debt or guarantee debt to Banner Bank. You are also authorized to check my/our employment history and to answer questions about your credit experience with me/us.

[Signature] 7/28/10
Applicant's Signature Date Co-Applicants Signature Date