

Primary Account: 5BA-25T75

LEAH ZAMORA
TOD BENEFICIARIES ON FILE
9844 NW 122ND TER
HIALEAH FL 33018-2947

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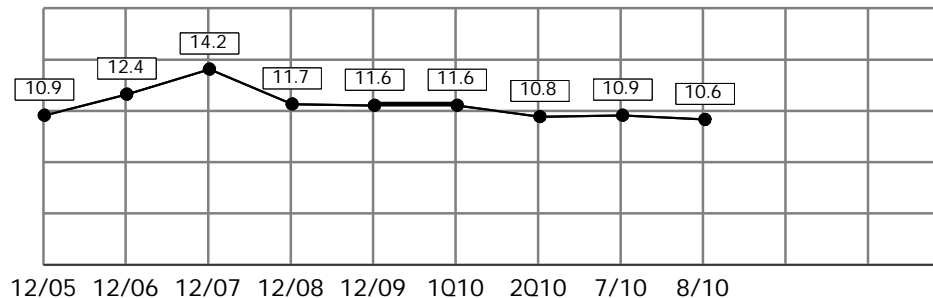
YOUR MERRILL LYNCH REPORT

July 31, 2010 - August 27, 2010

PORTFOLIO SUMMARY

	August 27	July 30	Month Change	
Net Portfolio Value	\$10,597.35	\$10,858.99	(\$261.64)	▼
Your assets	\$10,597.35	\$10,858.99	(\$261.64)	▼
Your liabilities	-	-		
Your Net Cash Flow (Inflows/Outflows)	-	(\$15.00)		
Securities You Transferred In/Out	-	-		
Subtotal Net Contributions	-	(\$15.00)		
Your Dividends/Interest Income	\$0.12	\$0.14		
Your Market Change	(\$261.76)	\$123.94		
Subtotal Investment Earnings	(\$261.64)	\$124.08		

Net Portfolio Value (in thousands), 2005-2010



Primary Account: 5BA-25T75

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■ YOUR ACCOUNTS

July 31, 2010 - August 27, 2010

	Account No.	Account Type/Managing Firm	August 27	July 30	Page
■ BEYOND BANKING					
<i>Open a Merrill Accolades™ American Express® Card by 9/30, get a special offer. Ask your Financial Advisor for details.</i>					
■ INVESTMENTS					
LEAH ZAMORA	5BA-25T75	CMA	10,274.81	10,536.45	3
■ RETIREMENT					
FBO LEAH ZAMORA	5BA-25T76	RRA	322.54	322.54	6
■ CREDIT & LENDING					
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■ ESTATE PLANNING SERVICES					
<i>A life insurance policy review is a valuable part of any financial check-up. Contact your Financial Advisor.</i>					
■ SOLUTIONS FOR BUSINESS					
<i>Consider a Loan Management Account® for your business needs. Call your Financial Advisor to learn more.</i>					

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These summary reports are provided for informational purposes only and contain information from accounts linked for delivery in a single package. The underlying accounts may have different owners and use of "you" or "your" in these reports refer to all owners. The enclosed separate account statements are the official record for each account.



Online at: www.merrilledge.com

Account Number: 5BA-25T75

LEAH ZAMORA
TOD BENEFICIARIES ON FILE
9844 NW 122ND TER
HIALEAH FL 33018-2947

Net Portfolio Value: **\$10,274.81**

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■ CMA® ACCOUNT

July 31, 2010 - August 27, 2010

ASSETS	August 27	July 30
Cash/Money Accounts	3,421.84	3,421.72
Fixed Income	-	-
Equities	6,852.97	7,114.73
Mutual Funds	-	-
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	10,274.81	10,536.45
TOTAL ASSETS	\$10,274.81	\$10,536.45
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$10,274.81	\$10,536.45

CASH FLOW	This Statement	Year to Date
Opening Cash/Money Accounts	\$3,421.72	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	(170.00)
Visa Purchases (debits)	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
<i>Subtotal</i>	-	(170.00)
Net Cash Flow	-	(\$170.00)
Dividends/Interest Income	0.12	93.48
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$3,421.84	
Securities You Transferred In/Out	-	-

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LEAH ZAMORA

Account Number: 5BA-25T75

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YOUR CMA BANK DEPOSIT INTEREST SUMMARY

July 31, 2010 - August 27, 2010

<i>Money Account Description</i>	<i>Opening Balance</i>	<i>Average Deposit Balance</i>	<i>Current Yield%</i>	<i>Interest on Deposits</i>	<i>Closing Balance</i>
FIA Card Services, N.A.	3,421	3,421	.05	0.12	3,421
TOTAL ML Bank Deposit Program	3,421			0.12	3,421

YOUR CMA ASSETS

CASH/MONEY ACCOUNTS						
<i>Description</i>	<i>Quantity</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Estimated Annual Income</i>	<i>Est. Annual Yield%</i>
CASH	0.84	0.84		.84		
ML BANK DEPOSIT PROGRAM	3,421.00	3,421.00	1.0000	3,421.00	2	.05
TOTAL		3,421.84		3,421.84	2	.05

EQUITIES					Unit	Total	Estimated	Estimated	Unrealized	Estimated Current	
Description		Symbol	Acquired	Quantity	Cost Basis	Cost Basis	Market Price	Market Value	Gain/(Loss)	Annual Income	Yield%
CISCO SYSTEMS INC	COM	CSCO	N/A	35	N/A	N/A	20.8100	728.35	N/A		
EXXON MOBIL CORP	COM	XOM	N/A	76	N/A	N/A	59.8000	4,544.80	N/A	134	2.94
INTEL CORP		INTC	N/A	86	N/A	N/A	18.3700	1,579.82	N/A	55	3.42
TOTAL								6,852.97		189	2.76

RESEARCH RATINGS

<i>Security</i>		<i>Symbol</i>	<i>BofAML Research</i>	<i>Morningstar</i>	<i>S&P</i>
CISCO SYSTEMS INC	COM	CSCO	Buy (B19)	Buy	Buy
EXXON MOBIL CORP	COM	XOM	Buy (A17)	Buy	Buy
INTEL CORP		INTC	N/A	Buy	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

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LEAH ZAMORA

Account Number: 5BA-25T75

YOUR CMA ASSETS

July 31, 2010 - August 27, 2010

LONG PORTFOLIO	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	3,421.84	10,274.81			190	1.86

Total values exclude N/A items

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS					Income	Income Year To Date
Date	Transaction Type	Quantity	Description		Income	
08/27	Bank Interest		BANK DEPOSIT INTEREST		.12	
	Subtotal (Taxable Interest)				.12	1.02
	Subtotal (Taxable Dividends)					92.46
NET TOTAL					.12	93.48

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Online at: www.merrilledge.com

Account Number: 5BA-25T76

MLPF& S CUST FPO
LEAH ZAMORA RRA
FBO LEAH ZAMORA
9844 NW 122ND TER
HIALEAH FL 33018-2947

Net Portfolio Value: **\$322.54**

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■ RETIREMENT ACCOUNT

July 31, 2010 - August 27, 2010

ASSETS	August 27	July 30
Cash/Money Accounts	322.54	322.54
Fixed Income	-	-
Equities	-	-
Mutual Funds	-	-
Options	-	-
Other	-	-
<i>Subtotal (Long Portfolio)</i>	322.54	322.54
TOTAL ASSETS	\$322.54	\$322.54
LIABILITIES		
Debit Balance	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$322.54	\$322.54

CASH FLOW	This Statement	Year to Date
Opening Cash/Money Accounts	\$322.54	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
<i>Subtotal</i>	-	-
DEBITS		
Electronic Transfers	-	-
Other Debits	-	-
<i>Subtotal</i>	-	-
Net Cash Flow	-	-
Dividends/Interest Income	-	-
Security Purchases/Debits	-	-
Security Sales/Credits	-	-
Closing Cash/Money Accounts	\$322.54	
Securities You Transferred In/Out	-	-

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FBO LEAH ZAMORA

Account Number: 5BA-25T76

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YOUR RETIREMENT ACCOUNT ASSETS

July 31, 2010 - August 27, 2010

CASH/MONEY ACCOUNTS		<i>Total</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Est. Annual</i>
<i>Description</i>	<i>Quantity</i>	<i>Cost Basis</i>	<i>Market Price</i>	<i>Market Value</i>	<i>Annual Income</i>	<i>Yield%</i>
CASH	0.51	0.51		.51		
FIA CARD SERVICES NA RASP	322.03	322.03	1.0000	322.03		.05
TOTAL		322.54		322.54		.05

LONG PORTFOLIO		<i>Adjusted/Total</i>	<i>Estimated</i>	<i>Unrealized</i>	<i>Estimated</i>	<i>Estimated</i>	<i>Current</i>
		<i>Cost Basis</i>	<i>Market Value</i>	<i>Gain/(Loss)</i>	<i>Accrued Interest</i>	<i>Annual Income</i>	<i>Yield%</i>
TOTAL		322.54	322.54				.05

YOUR RETIREMENT ACCOUNT CONTRIBUTIONS AND DISTRIBUTIONS

Year-End Plan Value as of December 31, 2009: \$322.54

Contributions after December 31, 2009 for 2009 : \$.00





FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BofA MERRILL LYNCH RESEARCH RATINGS

BofA MERRILL LYNCH RESEARCH

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Equity Opinions include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BofAML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

- A – Low
- B – Medium
- C – High

BofAML Research Income Ratings

Indicators of potential cash dividends are:

- 7 – Same/higher (dividend considered to be secure)
- 8 – Same/lower (dividend not considered to be secure)
- 9 – Pays no cash dividend

BofAML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

- 1 – Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
- 2 – Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
- 3 – Underperform stocks are the least attractive stocks in a Coverage Cluster

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BofAML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

+Ratings dispersions may vary from time to time where BofAML Research believes that it better reflects the investment prospects of stocks in a Coverage Cluster.

A Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's Coverage Cluster is included in the most recent BofAML Comment referencing the stock.

THIRD PARTY RESEARCH

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- (1) We will direct your order for an equity or option through a routing system to what is expected to be the best execution venues for that equity or option.
- (2) Except for certain custodial accounts, we will hold bonds and preferred stocks in bulk segregation. In the event of a partial call for those securities, the securities to be called will be randomly selected from those held in bulk with the probability of your holdings being selected being in proportion to all such securities held with us.
- (3) We are not responsible for the loss or destruction of securities that are placed in the custody of a non-U.S. bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.
- (4) This statement of account shall be deemed conclusive if not objected to within ten (10) business days after delivery of or communication of the statement to you. Promptly report any inaccuracy to Merrill Lynch Client Services at (800)MER-RILL. To protect your rights, oral communications should be re-confirmed by you in writing.
- (5) We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$30 per annum for each retirement account and \$65 per annum for each non-retirement account that sweeps balances to the banks under the RASPSM and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Premium Deposit Account balances.
- (6) You will have the right to vote full shares, and we may solicit instructions concerning the voting of full shares held in your account. The voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect, or other applicable exchanges or regulatory provisions.
- (7) This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.
- (8) As an options client, please advise us promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; a summary of this information will be made available to you upon request.
- (9) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, the Financial Industry Regulatory Authority (FINRA).
- (10) We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security(ies) that are held in your account. The DMM may at any time have a "long" or "short" inventory position in such security and, as a result of its function as a market maker, it may be on the opposite side of transactions in the security executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. As a result of that activity, we or one of our affiliates may have a position on the opposite side of a transaction that we execute for you and may profit from such trading.
- (11) We can use your free credit balance in our business and such funds are not segregated. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any open commitments in any of your accounts.
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- (13) If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.
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Est. Annual Yield%: An annualized yield based on rates for the statement month. Current yields may be higher or lower.

Symbols and Abbreviations

☒	Interest reported to the IRS.	N/A	Value and/or cost data not available.
■	Gross Proceeds reported to the IRS.	N/C	Not-Calculated.
*	Dividends reported to the IRS.	N/N	Non-negotiable securities.
:	Transactions reported to the IRS.	N/O	Held registered in your name.
CCC	Options Clearing Corporation.	N/O CUST	Non-negotiable Custodian Registration.
#	Transaction you requested required same-day payment - Last day's dividend retained to offset cost of advancing payment on your behalf.		
RD	Bonds are changeable from coupon to registered and vice versa without charge.		
RG	Bonds registered for both principal and interest.		
↑ ↓	Indicates that BofAML Research has upgraded(↑) or downgraded(↓) its fundamental equity opinion on a security.		

LEAH ZAMORA
9844 NW 122ND TER
HIALEAH FL 33018-2947



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Online at: www.merrilledge.com

Account Number: 388-87061

MS JOY M LAMBERT AND
MS CAROLINE LAUGHTER JTWROS
2661 N WHITEWATER CLUB DR
PALM SPRINGS CA 92262-2684

Net Portfolio Value: **\$42,834.46**

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■ CMA® ACCOUNT

July 31, 2010 - August 27, 2010

ASSETS	August 27	July 30
Cash/Money Accounts	1,853.35	2,788.18
Fixed Income	-	-
Equities	-	-
Mutual Funds	40,981.11	41,042.91
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	42,834.46	43,831.09
TOTAL ASSETS	\$42,834.46	\$43,831.09
LIABILITIES		
Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$42,834.46	\$43,831.09
MARGIN AVAILABLE CREDIT	30,118.00	

CASH FLOW	This Statement	Year to Date
Opening Cash/Money Accounts	\$2,788.18	
CREDITS		
Funds Received	-	-
Electronic Transfers	1,134.00	15,881.96
Other Credits	-	-
Subtotal	1,134.00	15,881.96
DEBITS		
Electronic Transfers	(77.96)	(1,299.79)
Margin Interest Charged	-	-
Other Debits	-	(125.00)
Visa Purchases (debits)	(46.23)	(539.82)
ATM/Cash Advances	-	-
Checks Written/Bill Payment	(2,050.00)	(16,354.23)
Subtotal	(2,174.19)	(18,318.84)
Net Cash Flow	(\$1,040.19)	(\$2,436.88)
Dividends/Interest Income	105.36	847.61
Security Purchases/Debits	-	-
Security Sales/Credits	-	1,000.00
Closing Cash/Money Accounts	\$1,853.35	
Securities You Transferred In/Out	-	(10.84)

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Are Not FDIC Insured **Are Not Bank Guaranteed** **May Lose Value**

MS JOY M LAMBERT AND

Account Number: 388-87061

24-Hour Assistance: (888) ML-INVEST

YOUR CMA BANK DEPOSIT INTEREST SUMMARY

July 31, 2010 - August 27, 2010

<i>Money Account Description</i>	<i>Opening Balance</i>	<i>Average Deposit Balance</i>	<i>Current Yield%</i>	<i>Interest on Deposits</i>	<i>Closing Balance</i>
FIA Card Services, N.A.	2,788	2,117	.05	0.08	1,853
TOTAL ML Bank Deposit Program	2,788			0.08	1,853

YOUR CMA ASSETS**CASH/MONEY ACCOUNTS**

<i>Description</i>	<i>Quantity</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Estimated Annual Income</i>	<i>Est. Annual Yield%</i>
CASH	0.35	0.35		.35		
ML BANK DEPOSIT PROGRAM	1,853.00	1,853.00	1.0000	1,853.00	1	.05
TOTAL		1,853.35		1,853.35	1	.05

MUTUAL FUNDS/CLOSED END FUNDS/UIT

<i>Description</i>	<i>Quantity</i>	<i>Total Cost Basis</i>	<i>Estimated Market Price</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Total Client Investment</i>	<i>Cumulative Investment Return (\$)</i>	<i>Estimated Annual Current Income</i>	<i>Yield%</i>
BLACKROCK GOVT INCOME PORT CL A SYMBOL: CCGAX Initial Purchase: 09/30/08 Fixed Income 100% .4230 Fractional Share	475	4,832.67	11.0400	5,244.00	411.33	4,592	651	189	3.59
BLACKROCK GOVT INCOME PORT CL C SYMBOL: BGICX Initial Purchase: 09/30/08 Fixed Income 100% .9420 Fractional Share	182	1,849.06	11.0300	2,007.46	158.40	1,713	293	56	2.77
BLACKROCK GNMA A SYMBOL: BGPAX Initial Purchase: 12/11/08 Fixed Income 100% .4170 Fractional Share	659	6,627.03	10.5500	6,952.45	325.42	6,391	560	199	2.85
BLACKROCK GNMA INST SYMBOL: BGNIX Initial Purchase: 12/11/08	1,000	10,016.81	10.5100	10,510.00	493.19	9,629	880	341	3.24

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YOUR CMA ASSETS

July 31, 2010 - August 27, 2010

MUTUAL FUNDS/CLOSED END FUNDS/UIT Description	(continued) Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Total Client Investment	Cumulative Investment Return (\$)	Estimated Annual Current Income	Yield%
<i>Fixed Income 100%</i>									
<i>.0930 Fractional Share</i>									
FRANKLIN US GOVERNMENT	2,258	14,511.74	6.8000	15,354.40	842.66	13,796	1,557	531	3.45
<i>SECURITIES FUND CLASS C</i>									
<i>SYMBOL: FRUGX Initial Purchase: 09/30/08</i>									
<i>Fixed Income 100%</i>									
<i>.7310 Fractional Share</i>									
PIONEER STRATEGIC INCOME	82	890.40	10.8100	886.42	(3.98)	775	111	46	5.17
<i>FUND CLASS A SHARES</i>									
<i>SYMBOL: PSRAX Initial Purchase: 11/16/06</i>									
<i>Fixed Income 100%</i>									
<i>.0900 Fractional Share</i>									
		0.95	10.8100	.97	.02			1	5.17
<i>Subtotal (Fixed Income)</i>									
TOTAL		38,753.04		40,981.11	2,228.07		4,052	1,368	3.34

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment. Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

MS JOY M LAMBERT AND

Account Number: 388-87061

24-Hour Assistance: (888) ML-INVEST

YOUR CMA ASSETS

July 31, 2010 - August 27, 2010

LONG PORTFOLIO	<i>Adjusted/Total Cost Basis</i>	<i>Estimated Market Value</i>	<i>Unrealized Gain/(Loss)</i>	<i>Estimated Accrued Interest</i>	<i>Estimated Annual Income</i>	<i>Current Yield%</i>
TOTAL	40,606.39	42,834.46	2,228.07		1,368	3.20

YOUR CMA TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS						<i>Income Year To Date</i>
<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>		<i>Income</i>	
08/27	☐ Bank Interest		BANK DEPOSIT INTEREST		.08	
	<i>Subtotal (Taxable Interest)</i>				.08	.45
08/02	* Dividend		PIONEER STRATEGIC INCOME FUND CLASS A SHARES PAY DATE 07/30/2010		3.78	
08/02	* Dividend		BLACKROCK GOVT INCOME PORT CL A PAY DATE 07/30/2010		13.46	
08/02	* Dividend		BLACKROCK GOVT INCOME PORT CL C PAY DATE 07/30/2010		5.52	
08/02	* Dividend		BLACKROCK GNMA A PAY DATE 07/30/2010		14.22	
08/02	* Dividend		BLACKROCK GNMA INST PAY DATE 07/30/2010		24.71	
08/05	* Dividend		FRANKLIN US GOVERNMENT SECURITIES FUND CLASS C PAY DATE 08/04/2010		43.59	
	<i>Subtotal (Taxable Dividends)</i>				105.28	847.16
NET TOTAL					105.36	847.61

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YOUR CMA TRANSACTIONS

July 31, 2010 - August 27, 2010

REALIZED GAINS/(LOSSES)

<i>Description</i>	<i>Quantity</i>	<i>Acquired Date</i>	<i>Liquidation Date</i>	<i>Sale Amount</i>	<i>Cost Basis</i>	<i>Gains/(Losses) *</i>	
						<i>This Statement</i>	<i>Year to Date</i>
<i>Subtotal (Long-Term)</i>							60.96
<i>Subtotal (Short-Term)</i>							.04
TOTAL							61.00

* - Excludes transactions for which we have insufficient data

CASH/OTHER TRANSACTIONS

<i>Date</i>	<i>Transaction Type</i>	<i>Quantity</i>	<i>Description</i>	<i>Debit</i>	<i>Credit</i>
08/03	Direct Deposit		US TREASURY 310		1,134.00
08/09	Pre-Authdebit		VERIZON	77.96	
	<i>Subtotal (Electronic Transfers)</i>			77.96	1,134.00
08/25	Visa Access		MONTH END SUMMARY DEBIT	46.23	
	<i>Subtotal (Other Debits/Credits)</i>			46.23	
NET TOTAL					1,009.81

VISA ACCESS ACTIVITY

<i>Trans. Date</i>	<i>Date Cleared</i>	<i>Description</i>	<i>Location</i>	<i>Debit</i>	<i>Credit</i>
07/28		OPENING BALANCE		.00	
08/07	08/25	*- WAL-MART #1832	CATHEDRAL CIT CA	8.67	
08/16	08/25	*- MIMIS CAFE 69	RANCHO MIRAGE CA	37.56	
		<i>Subtotal (Visa Purchases/Credits)</i>		46.23	
NET TOTAL				46.23	
08/25		CLOSING BALANCE		.00	

*-Month-End Debit for Visa Purchases

MS JOY M LAMBERT AND

Account Number: 388-87061

24-Hour Assistance: (888) ML-INVEST

YOUR CMA TRANSACTIONS

July 31, 2010 - August 27, 2010

CHECKS WRITTEN/BILL PAYMENT

Date Written	Date Cleared	Check Number	Description	Debit	Credit
07/31	08/13	1463	BEVERLY BRYANT	75.00	
08/24	08/24	1464	CAROLINE LAUGHTER	75.00	
08/02	08/03	1465	CAROLENE LAUGHTER	1,900.00	
NET TOTAL				2,050.00	

To report Lost or Stolen Visa Cards or Checks, please call (800) CMA-LOST.

YOUR CMA MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
08/03	ML BANK DEPOSIT PROGRAM	705.00		08/13	ML BANK DEPOSIT PROGRAM	75.00	
08/06	ML BANK DEPOSIT PROGRAM		44.00	08/24	ML BANK DEPOSIT PROGRAM	75.00	
08/09	ML BANK DEPOSIT PROGRAM	78.00		08/25	ML BANK DEPOSIT PROGRAM	46.00	
NET TOTAL				935.00			





Agreement Regarding Your Securities Account and Other Important Information

You, the Client, and we, Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), a registered broker-dealer, member SIPC and a wholly-owned subsidiary of Bank of America Corporation, agree as follows:

- (1) We will direct your order for an equity or option through a routing system to what is expected to be the best execution venues for that equity or option.
- (2) Except for certain custodial accounts, we will hold bonds and preferred stocks in bulk segregation. In the event of a partial call for those securities, the securities to be called will be randomly selected from those held in bulk with the probability of your holdings being selected being in proportion to all such securities held with us.
- (3) We are not responsible for the loss or destruction of securities that are placed in the custody of a non-U.S. bank or broker or other custodian, and are lost or destroyed as a result of war, civil commotion, enemy action, government acts or any other causes beyond the control of the depository or us.
- (4) This statement of account shall be deemed conclusive if not objected to within ten (10) business days after delivery of or communication of the statement to you. Promptly report any inaccuracy to Merrill Lynch Client Services at (800)MER-RILL. To protect your rights, oral communications should be re-confirmed by you in writing.
- (5) We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$30 per annum for each retirement account and \$65 per annum for each non-retirement account that sweeps balances to the banks under the RASPSM and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Premium Deposit Account balances.
- (6) You will have the right to vote full shares, and we may solicit instructions concerning the voting of full shares held in your account. The voting shares in your account will be governed by the rules and policies of the New York Stock Exchange and the Securities and Exchange Commission then in effect, or other applicable exchanges or regulatory provisions.
- (7) This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.
- (8) As an options client, please advise us promptly of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation; a summary of this information will be made available to you upon request.
- (9) All transactions in your account are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, the Financial Industry Regulatory Authority (FINRA).
- (10) We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security(ies) that are held in your account. The DMM may at any time have a "long" or "short" inventory position in such security and, as a result of its function as a market maker, it may be on the opposite side of transactions in the security executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. As a result of that activity, we or one of our affiliates may have a position on the opposite side of a transaction that we execute for you and may profit from such trading.
- (11) We can use your free credit balance in our business and such funds are not segregated. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any open commitments in any of your accounts.
- (12) Our financial statement is available for your inspection at our office, or a copy will be mailed upon request to: Merrill Lynch, WFC-NT, New York, N.Y. 10281.
- (13) If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.
- (14) The Securities Investor Protection Corporation (SIPC) and our excess-SIPC bond do not cover assets that are not securities or assets that are not held at MLPF&S, such as cash on deposit at FIA Card Services, N.A. and Bank of America RI, N.A. (Merrill Lynch affiliated banks), Bank of America, N.A. or other depository institutions. Those bank deposits are protected by the Federal Deposit Insurance Corporation. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED, AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <<<http://www.sipc.org>>> or (202) 371-8300.

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While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Cost Data/Realized Capital Gains & Losses: Cost data and Realized Capital Gains/Losses are provided for informational purposes only. Please review for accuracy. MLPF&S is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses, and we do not report gains/losses to the IRS. Please refer to your records, trade confirmations and your Consolidated Tax Reporting Statement (Form 1099).

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Insurance Policies: Information is based on data from the insurer that issued the policy. We are not responsible for the calculation of policy values. Policies are generally not held in your MLPF&S account. If we as custodian or trustee hold a policy that is a security, SIPC protection and excess-SIPC protection apply.

Est. Annual Yield%: An annualized yield based on rates for the statement month. Current yields may be higher or lower.

Symbols and Abbreviations

☒	Interest reported to the IRS.	N/A	Value and/or cost data not available.
■	Gross Proceeds reported to the IRS.	N/C	Not-Calculated.
*	Dividends reported to the IRS.	N/N	Non-negotiable securities.
:	Transactions reported to the IRS.	N/O	Held registered in your name.
CCC	Options Clearing Corporation.	N/O CUST	Non-negotiable Custodian Registration.
#	Transaction you requested required same-day payment - Last day's dividend retained to offset cost of advancing payment on your behalf.		
RD	Bonds are changeable from coupon to registered and vice versa without charge.		
RG	Bonds registered for both principal and interest.		
↑ ↓	Indicates that BofAML Research has upgraded(↑) or downgraded(↓) its fundamental equity opinion on a security.		



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