

07-572-CD
Capital One vs J. Lansberry et al

Capital One bank vs John Lansberry et al
2007-572-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B LANSBERRY
STONE & WOOD, INC.

Defendants

No. 07-572-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
Pa I.D. No. 42524
Weltman, Weinberg & Reis, Co., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219
412-434-7955

WWR#05790926

FILED ^{pd \$85.00}
m/11:22am
APR 13 2007 ^{Att'y}
2cc snff
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

vs.

Civil Action No.

JOHN B LANSBERRY
STONE & WOOD, INC.

Defendants

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

COMPLAINT

1. Plaintiff is a corporation with offices in 140 EAST SHORE DR, GLEN ALLEN, VA 23059.
2. Defendant is an adult individual residing at 1219 BISHTOWN RD, WOODLAND, PA 16881.
3. Defendant is a corporation with offices in 1219 BISHTOWN RD, WOODLAND, PA 16881.
3. Defendants applied for and received a credit card issued by Plaintiff bearing the account number 4791241800618865.
4. Defendants made use of said credit card and has currently a balance due and owing to Plaintiff, as of march 14, 2007, in the amount of \$10742.70. A true and correct copy of Plaintiff's Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof.
5. Defendants are in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 16.66% per annum on the unpaid balance.
7. Although repeatedly requested to do so by Plaintiff, Defendants have willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendants, JOHN B LANSBERRY and STONE & WOOD, INC. jointly and severally, in the amount of \$10742.70 with continuing finance charges thereon at the rate of 16.66% per annum from march 14, 2007 plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



James C. Warmbrodt, Esquire
Pa I.D. No. 42524
Welman, Weinberg & Reis, Co., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219
412-434-7955

WWR#:05790926

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

5790926



Please fill out Access Authorization Form on reverse

CapitalOne
Small Business Services

VISA ACCOUNT
4791-2418-0061-8865

OCT 06 - NOV 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$8,931.63
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$127.21
New Balance	\$9,093.84
Minimum Amount Due	\$9,093.84
Payment Due Date	December 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

Payments, Credits and Adjustments

Transactions

1 05 NOV PAST DUE FEE \$35.00

You were assessed a past due fee of \$35.00 on 11/05/2005 because your minimum payment was not received by the due date of 11/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

EXHIBIT
1

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$931.73	.03605% F	13.16%	\$10.41
CASH	\$8,061.29	.04674% F	17.06%	\$116.80

ANNUAL PERCENTAGE RATE applied this period

16.66%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

CapitalOne

0000000 7 4791241800618865 05 9093840230009093848

New Balance \$9,093.84
Minimum Amount Due \$9,093.84
Payment Due Date December 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

|||||

006955

#9031026671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

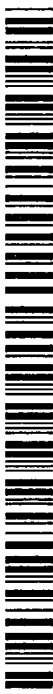
ACCESS AUTHORIZATION FORM

STONE & WOOD INC.

Account #: 4791241800618865

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	/ / Today's Date		



0690 Z 1400
9355

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- Accounting Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.
- Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com
Capital One is a federally regulated service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01GLBBAK

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

VERIFICATION

CAPITAL ONE BANK, F.S.B.

vs

LANSBERRY, JOHN B

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, UVONDA BROOKS, Authorized Agent, of CAPITAL ONE BANK, F.S.B., Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.


UVONDA BROOKS


Notary Public

4791241800618865
A049
WELTMAN, WEINBERG & REIS CO., L.P.A.

MYRA PRINDLE
Notary Public
Gwinnett County Georgia
My Commission Expires July 31st 2009

FILED

APR 13 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendant

No. 07-572-CD

TYPE OF CASE:
Civil Action - Law

TYPE OF PLEADING:
Praecipe for Entry of
Appearance

FILED ON BEHALF OF:
Defendant

COUNSEL OF RECORD FOR
THIS PARTY:
David R. Thompson, Esquire
Supreme Court I.D. No. 73053
Attorney at Law
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

FILED ^{2cc}
07-572-CD
MAY 24 2007 ^{Att'y}
(Gr)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION - LAW

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendant

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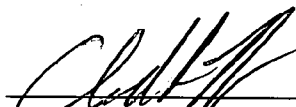
No. 07-572-CD

PRAECIPE FOR ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Kindly enter my appearance in the above-captioned matter on behalf of the
Defendant, John B. Lansberry, Stone & Wood, Inc..

Respectfully submitted,


David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

Defendant

No. 07-572-CD

TYPE OF CASE:
Civil Action Law

TYPE OF PLEADING:
Answer Containing New Matter

FILED ON BEHALF OF:
Defendant

COUNSEL OF RECORD FOR
THIS PARTY:
David R. Thompson, Esq.
Attorney at Law
Supreme Court I.D. 73053
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

FILED *2cc*
07:57:07
MAY 24 2007 *Any*

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

Defendant

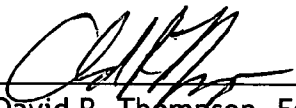
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No. 07-572-CD

NOTICE TO PLEAD

TO: James C. Warmbrodt, Esquire
WELTMAN WEEINBERG & REIS, CO., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219

You are hereby notified to file a written response to the enclosed Answer
Containing New Matter within twenty (20) days from service hereof.

By: 
David R. Thompson, Esquire
Attorney for Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

Defendant

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No. 07-572-CD

ANSWER CONTAINING NEW MATTER

AND NOW, come the Defendant, John B. Lansberry, by and through his attorney, David R. Thompson, Esquire, and files the following Answer Containing New Matter.

1. After reasonable investigation, Defendant is without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied and strict proof there is demanded at the time of trial.

2. Admitted.

3. Admitted. (sic)

4. Admitted in part and denied in part. It is admitted that the Defendants made use of a credit account through Capital One. It is denied as to the amount alleged that is owed to Plaintiff.

5. Paragraph 5 is a Conclusion of Law to which no response is necessary. To the extent a response is deemed necessary, the same is denied and strict proof is demanded

at the time of trial.

6. After reasonable investigation, Defendant is without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied and strict proof there is demanded at the time of trial. By way of further pleading, the Defendant does not have a signed copy of any agreement reached calling for said alleged finance charges.

7. Admitted in part and denied in part. It is admitted that Defendant does owe a balance to Plaintiff and has not paid said balance in full. The amount of said balance is specifically denied. It is further denied that Defendant has willfully failed and refused to pay the balance, as the correct balance has never been forwarded.

WHEREFORE, Defendant respectfully requests this Honorable Court to enter judgment in his favor and against Plaintiff, dismissing Plaintiff's Complaint with prejudice.

NEW MATTER

Paragraph 1 through 7 of Defendant's Answer is incorporated by reference as though the same were set forth at length herein.

8. The Plaintiff's Complaint is barred by the Applicable Statute of Limitations.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'D. R. Thompson', with a stylized flourish at the end.

David R. Thompson, Attorney

VERIFICATION

I certify that the facts set forth in the foregoing **ANSWER CONTAINING NEW MATTER** are true and correct to the best of my knowledge, information and belief. This verification is made subject to the penalties of 18 Pa. C. S. § 4904, relating to unsworn falsification to authorities.

Dated: 5-21-07


John Lansberry

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

Defendant

No. 07-572-CD

TYPE OF CASE:
Civil Action Law

TYPE OF PLEADING:
Certificate of Service

FILED ON BEHALF OF:
Defendant

COUNSEL OF RECORD FOR
THIS PARTY:
David R. Thompson, Esq.
Attorney at Law
Supreme Court I.D. 73053
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

FILED 2cc
07-572-CD
MAY 24 2007
A44g
(GK)

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

Defendant

No. 07-572-CD

CERTIFICATE OF SERVICE

TO THE PROTHONOTARY:

I, **DAVID R. THOMPSON, ESQUIRE**, do hereby certify that I served a true and correct copy of the **ANSWER CONTAINING NEW MATTER** in the above captioned matter by depositing the same in the U.S. First Class Mail, postage prepaid, addressed as follows:

James C. Marmbrodt, Esquire
WELTMAN WEINBERG & REIS, CO., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219

DATE: 5-28-07

BY: _____



David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION - LAW

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendant

No. 07-572-CD

TYPE OF PLEADING:
Certificate of Service

FILED ON BEHALF OF:
Defendant

COUNSEL OF RECORD FOR
THIS PARTY:
David R. Thompson, Esq.
Attorney at Law
Supreme Court I.D. 73053
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

FILED
9/12:50 PM
JUN 08 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendant

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No. 07-572-CD

CERTIFICATE OF SERVICE

TO THE PROTHONOTARY:

I, **DAVID R. THOMPSON, ESQUIRE**, do hereby certify that I served a true and correct copy of the **PRAECIPE FOR ENTRY OF APPEARANCE AND ANSWER CONTAINING NEW MATTER** in the above captioned matter by depositing the same in the U.S. First Class Mail, postage prepaid, addressed as follows:

Capital One F.S.B.
c/o James C. Warmbrodt, Esquire
WELTMAN, WEINBERG & REIS, CO., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

DATE: 6/4/07

BY:


David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK,

Plaintiff,

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendants.

No. 07-572-CD

TYPE OF PLEADING:

PLAINTIFF'S REPLY TO NEW
MATTER

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D.# 42524
Weltman, Weinberg & Reis Co.,
L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 5790926


FILED NO
m12:4451 CC
JUL 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK,

Plaintiff,

No. 07-572-CD

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendants.

PLAINTIFF'S REPLY TO NEW MATTER

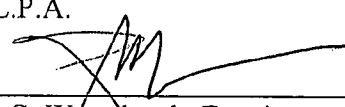
AND NOW, comes the Plaintiff, by and through its counsel, James C. Warmbrodt, Esquire and Weltman, Weinberg & Reis Co., L.P.A., and files the following Reply to New Matter:

8. The averments contained in Paragraph 8 of Defendants' New Matter constitute conclusions of law to which no response is required.

WHEREFORE, Plaintiff demands judgment in its favor and against the Defendants in the amounts demanded in its Complaint.

Respectfully Submitted:

WELTMAN, WEINBERG & REIS,
CO., L.P.A.

By: 

James C. Warmbrodt, Esquire

PA I.D.# 42524

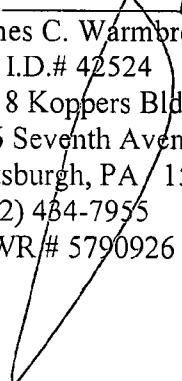
2718 Koppers Bldg.

436 Seventh Avenue

Pittsburgh, PA 15219

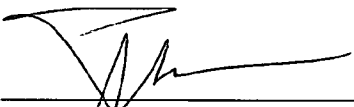
(412) 484-7955

WWR# 5790926

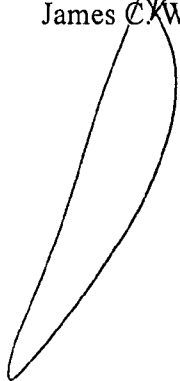


VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is an attorney for the Plaintiff herein and makes this Verification based upon the facts as supplied to him by the Plaintiff because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for the filing of this pleading; and that the facts and circumstances set forth in this pleading, are true and correct to the best of his knowledge, information and belief.



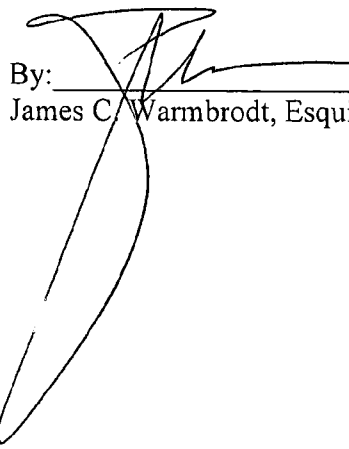
James C. Warmbrodt, Esquire



CERTIFICATE OF SERVICE

I certify that I served a true and correct copy of Plaintiff's Reply to New Matter by First Class Mail, Postage Pre-Paid, on the 19th day of JUNE, 2007, upon the following:

David R. Thompson, Esquire
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg, PA 16866

By: 
James C. Warmbrodt, Esquire

FILED

JUL 05 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102684
NO: 07-572-CD
SERVICE # 1 OF 2
COMPLAINT

PLAINTIFF: CAPITAL ONE F.S.B.
vs.
DEFENDANT: JOHN B. LANSBERRY and STONE & WOOD, INC.

SHERIFF RETURN

NOW, April 20, 2007 AT 10:48 AM SERVED THE WITHIN COMPLAINT ON JOHN B. LANSBERRY DEFENDANT AT 1219 BISHTOWN RD., WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOHN B. LANSBERRY, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

FILED
07-572-CD
SEP 24 2007
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102684
NO: 07-572-CD
SERVICE # 2 OF 2
COMPLAINT

PLAINTIFF: CAPITAL ONE F.S.B.

vs.

DEFENDANT: JOHN B. LANSBERRY and STONE & WOOD, INC.

SHERIFF RETURN

NOW, April 20, 2007 AT 10:48 AM SERVED THE WITHIN COMPLAINT ON STONE & WOOD INC. DEFENDANT AT 1219 BISHTOWN RD., WOODLAND, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOHN B. LANSBERRY, OWNER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / DEHAVEN

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102684
NO: 07-572-CD
SERVICES 2
COMPLAINT

PLAINTIFF: CAPITAL ONE F.S.B.

vs.

DEFENDANT: JOHN B. LANSBERRY and STONE & WOOD, INC.

SHERIFF RETURN

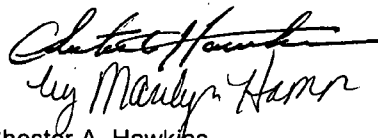
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	WELTMAN	8412666	20.00
SHERIFF HAWKINS	WELTMAN	8412666	28.85

Sworn to Before Me This

_____ Day of _____ 2007

So Answers,



Chester A. Hawkins
Sheriff

CX

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff,

Case No.: 07-572-CD

vs.

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

JOHN B LANXBERRY
STONE & WOOD, INC.

Defendants.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED 10
m/11/52009 CC
4 AUG 20 2009 (Ck)

William A. Shaw
Prothonotary/Clerk of Courts

WWR No. 5790926

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff,

Case No.: 07-572-CD

vs.

JOHN B LANXBERRY
STONE & WOOD, INC.,

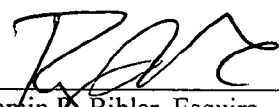
Defendants.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

Please schedule the Motion For Summary Judgment before a Judge for decision.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

By: 

Benjamin R. Bibler, Esquire

PA I.D. #93598

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

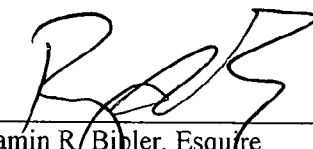
Pittsburgh, PA 15219

(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praeipie to Schedule has been served by First Class Mail, postage pre-paid, on 18th day of August, 2009 upon the following:

David Thompson, Esquire
Po Box 587
208 Walton Street Suite 4
Philipsburg Pa 16866

By: 

Benjamin R. Bipler, Esquire

PA I.D. #93598

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

FILED

AUG 20 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff,

Case No.: 07-572-CD

vs.

MOTION FOR SUMMARY JUDGMENT

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendants.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

60
FILED No
M/T: 5381 CC
AUG 20 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff,

Case No.: 07-572-CD

vs.

MOTION FOR SUMMARY JUDGMENT

JOHN B. LANSBERRY
STONE & WOOD, INC.,
Defendants.

MOTION FOR SUMMARY JUDGMENT

AND NOW COMES, Plaintiff, by and through its counsel, Weltman, Weinberg & Reis, Co., L.P.A., and hereby files this Motion for Summary Judgment against the Defendants. In support thereof, Plaintiff avers as follows:

1. Plaintiff filed a Complaint against Defendants seeking judgment in the amount of \$10,742.70 with interest at the interest rate of 16.66% per annum from March 14, 2007, and costs. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.

2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".

3. Defendants filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.

4. On or around December 22, 2008, Plaintiff served upon Defendants a set of requests for admissions and requests for production of documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof.

5. No response to the discovery demands has been received from the Defendants.

6. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendants have admitted that they have made no payment on the credit card since April 5, 2005; that they applied for the credit card; that the statements attached to Plaintiff's

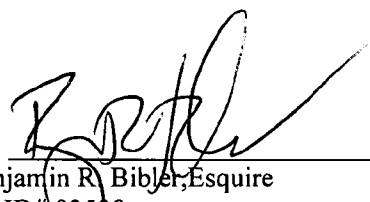
Discovery Request correctly identify the payments, charges, and balances on the account; that they have not submitted any written disputes as to billing inaccuracies; and that \$10,742.70 is a correct and accurate balance on the credit card account.

7. By way of their Answer, the documents attached to this Motion, and the Requests for Admissions, deemed admitted under Pa.R.C.P. 4014(b), the Defendant has admitted all facts material to this matter and verified the amount owed.

8. There are no meritorious defenses against this action and Plaintiff is entitled to summary judgment as a matter of Law against defendant.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant summary judgment in favor of Plaintiff and against Defendants for \$10,742.70 with interest at the legal interest rate of 16.66% per annum from March 14, 2007, and costs.

Respectfully Submitted:

By: 

Benjamin R. Bibler, Esquire

PA ID# 93598

Weltman, Weinberg & Reis CO L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B LANSBERRY
STONE & WOOD, INC.

Defendants

No.

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
Pa I.D. No. 42524
Weltman, Weinberg & Reis, Co., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219
412-434-7955

WWR#05790926

EXHIBIT

A

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

vs.

Civil Action No.

JOHN B LANSBERRY
STONE & WOOD, INC.

Defendants

COMPLAINT IN CIVIL ACTION AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext. 1300-1301

COMPLAINT

1. Plaintiff is a corporation with offices in 140 EAST SHORE DR, GLEN ALLEN, VA 23059.

2. Defendant is an adult individual residing at 1219 BISHTOWN RD, WOODLAND, PA 16881.

3. Defendant is a corporation with offices in 1219 BISHTOWN RD, WOODLAND, PA 16881.

3. Defendants applied for and received a credit card issued by Plaintiff bearing the account number 4791241800618865.

4. Defendants made use of said credit card and has currently a balance due and owing to Plaintiff, as of march 14, 2007, in the amount of \$10742.70. A true and correct copy of Plaintiff's Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof.

5. Defendants are in default of the terms of the cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.

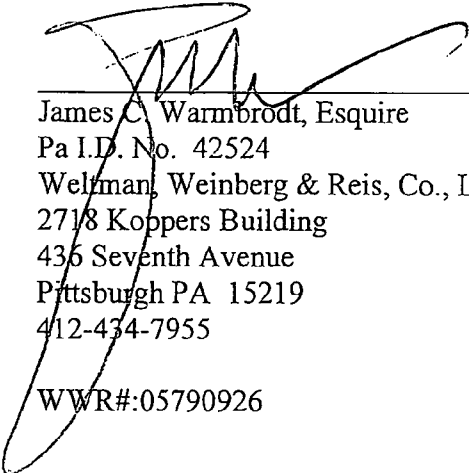
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Plaintiff is entitled to the addition of finance charges at the rate of 16.66% per annum on the unpaid balance.

7. Although repeatedly requested to do so by Plaintiff, Defendants have willfully failed and/or refused to pay the principal balance, finance charges or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands Judgment in its favor and against Defendants, JOHN B LANSBERRY and STONE & WOOD, INC. jointly and severally, in the amount of \$10742.70 with continuing finance charges thereon at the rate of 16.66% per annum from march 14, 2007 plus costs.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



James C. Warmbrodt, Esquire
Pa I.D. No. 42524
Welman, Weinberg & Reis, Co., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219
412-434-7955

WWR#:05790926

Save time ... Give employees access to your account!

5790926

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse

Capital One
Small Business Services

VISA ACCOUNT
4791-2418-0061-8865

OCT 06 - NOV 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$8,931.63
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$127.21
New Balance	\$9,093.84
Minimum Amount Due	\$9,093.84
Payment Due Date	December 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

Payments, Credits and Adjustments

Transactions

1	05 NOV	PAST DUE FEE	\$35.00
---	--------	--------------	---------

You were assessed a past due fee of \$35.00 on 11/05/2005 because your minimum payment was not received by the due date of 11/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

EXHIBIT

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$931.73	.03605% F	13.16%	\$10.41
CASH	\$8,061.29	.04674% F	17.06%	\$116.80

ANNUAL PERCENTAGE RATE applied this period

16.66%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼

Capital One

0000000 7 4791241800618865 05 9093840230009093848

New Balance	\$9,093.84
Minimum Amount Due	\$9,093.84
Payment Due Date	December 05, 2005
Total enclosed \$	
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

#9031026671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	/ / Today's Date		

1. How To Avoid A Finance Charge.
a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase. Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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06R02 Z 1400
6955
2

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your remittance is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

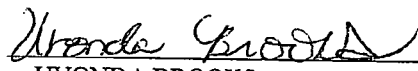
VERIFICATION

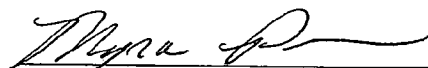
CAPITAL ONE BANK, F.S.B.

vs

LANSBERRY, JOHN B

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that he/she is, UVONDA BROOKS, Authorized Agent, of CAPITAL ONE BANK, F.S.B., Plaintiff Herein, that he/she is duly authorized to make this Declaration, and that the facts set forth in the foregoing Complaint in Civil Action are true and correct to the best of his/her knowledge, information and belief.


UVONDA BROOKS


Notary Public

4791241800618865

A049

WELTMAN, WEINBERG & REIS CO., L.P.A.

MYRA PRINDLE
Notary Public
Gwinnett County Georgia
My Commission Expires July 31st 2009

CIVIL DIVISION LAW

Defendant

[illegible]

**COUNSEL OF RECORD FOR
THIS PARTY:**
David R. Thompson, Esquire
Supreme Court I.D. No. 73053
Attorney at Law
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100

EXHIBIT
B

MAY 24 2007

William L. Bane
Prothonotary/
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION - LAW

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendant

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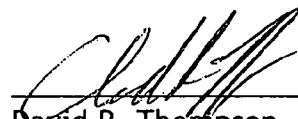
No. 07-572-CD

PRAECIPE FOR ENTRY OF APPEARANCE

TO THE PROTHONOTARY:

Kindly enter my appearance in the above-captioned matter on behalf of the
Defendant, John B. Lansberry, Stone & Wood, Inc..

Respectfully submitted,



David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

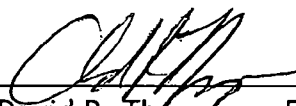
Defendant

No. 07-572-CD

NOTICE TO PLEAD

TO: James C. Warmbrodt, Esquire
WELTMAN WEEINBERG & REIS, CO., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh PA 15219

You are hereby notified to file a written response to the enclosed Answer
Containing New Matter within twenty (20) days from service hereof.

By: 

David R. Thompson, Esquire
Attorney for Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.

Defendant

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No. 07-572-CD

ANSWER CONTAINING NEW MATTER

AND NOW, come the Defendant, John B. Lansberry, by and through his attorney, David R. Thompson, Esquire, and files the following Answer Containing New Matter.

1. After reasonable investigation, Defendant is without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied and strict proof there is demanded at the time of trial.

2. Admitted.

3. Admitted. (sic)

4. Admitted in part and denied in part. It is admitted that the Defendants made use of a credit account through Capital One. It is denied as to the amount alleged that is owed to Plaintiff.

5. Paragraph 5 is a Conclusion of Law to which no response is necessary. To the extent a response is deemed necessary, the same is denied and strict proof is demanded

at the time of trial.

6. After reasonable investigation, Defendant is without information sufficient to form a belief as to the truth or falsity of the averment. The same is therefore denied and strict proof there is demanded at the time of trial. By way of further pleading, the Defendant does not have a signed copy of any agreement reached calling for said alleged finance charges.

7. Admitted in part and denied in part. It is admitted that Defendant does owe a balance to Plaintiff and has not paid said balance in full. The amount of said balance is specifically denied. It is further denied that Defendant has willfully failed and refused to pay the balance, as the correct balance has never been forwarded.

WHEREFORE, Defendant respectfully requests this Honorable Court to enter judgment in his favor and against Plaintiff, dismissing Plaintiff's Complaint with prejudice.

NEW MATTER

Paragraph 1 through 7 of Defendant's Answer is incorporated by reference as though the same were set forth at length herein.

8. The Plaintiff's Complaint is barred by the Applicable Statute of Limitations.

Respectfully submitted,

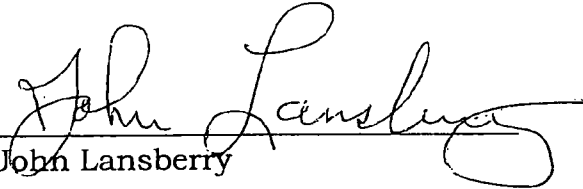
A handwritten signature in black ink, appearing to read 'D. R. Thompson', written in a cursive style.

David R. Thompson, Attorney

VERIFICATION

I certify that the facts set forth in the foregoing **ANSWER CONTAINING NEW MATTER** are true and correct to the best of my knowledge, information and belief. This verification is made subject to the penalties of 18 Pa. C. S. § 4904, relating to unsworn falsification to authorities.

Dated: 5-21-07


John Lansberry

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PA

CIVIL DIVISION LAW

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendant

No. 07-572-CD

CERTIFICATE OF SERVICE

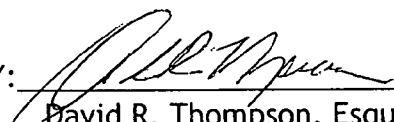
TO THE PROTHONOTARY:

I, **DAVID R. THOMPSON, ESQUIRE**, do hereby certify that I served a true and correct copy of the **PRAECIPE FOR ENTRY OF APPEARANCE AND ANSWER CONTAINING NEW MATTER** in the above captioned matter by depositing the same in the U.S. First Class Mail, postage prepaid, addressed as follows:

Capital One F.S.B.
c/o James C. Warmbrodt, Esquire
WELTMAN, WEINBERG & REIS, CO., LLC
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

DATE: 6/4/07

BY:


David R. Thompson, Esquire

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION
CAPITAL ONE F.S.B.,

Plaintiff,

v.

NO.: 07-572-CD

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendants.

**PLAINTIFF'S FIRST REQUEST FOR ADMISSIONS AND REQUEST FOR
PRODUCTION OF DOCUMENTS**

Plaintiff demands that the defendants answer and respond to the following Request for Production of Documents under oath pursuant to the Pennsylvania Rules of Civil Procedure within 30 days from the date of service hereof.

Plaintiff also demands that defendants answer and respond to the following Request for Admissions pursuant to Pa. Rules of Civil Procedure 4014.

~~You are requested to admit the truth of each of the statements of fact hereinafter stated. You are instructed that:~~

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.
2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.
3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within **thirty (30)** days after delivery hereof.
4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.
5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.
6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

EXHIBIT

C

7. In these Requests for Admissions:

A. The word "person(s)" means all entities, and, without limiting the generality of the foregoing, includes natural persons, joint owners, associations, companies, partnerships, joint ventures, trusts, and estates;

B. The word "document(s)" means all written, printed, recorded, graphic, or photographic matter, or, sound reproductions, however produced or reproduced, pertaining to any manner to the subject matter indicated;

C. The words "identity", "identify", "identification", when used with respect to a person(s) means to state the full name and present or last known address and business address of such person(s) and, if an actual person, his present or last known job title, and the name and address of his present or last known employers;

D. The words "identity", "identify" "identification", when used with respect to a date, subject matter, name(s) or person(s) that wrote, signed initialed, dictated or otherwise participated in the creation of the same, the name(s) of the addressee or addressees if any and the name(s) and address(es) of each person who have possession, custody, and control of said document(s). If any such document was, but is no longer in your possession, custody, or control, or in existence, state the date and manner of its disposition; and

E. The word "identify", when used with respect to an act (including an alleged offense), occurrence, statement, or conduct (hereinafter collectively called "act"), means to (1) describe the substance of the event or events constituting such an act; and to state the date when such act occurred; (2) identify each and every person(s) participating in such an act; (3) identify all other person(s) (if any) present when such act occurred; (4) state whether any minutes, notes, memoranda, or other record of such act was made; (5) state whether such record now exists; and (6) identify the person(s) presently having possession, custody or control of such record.

8. Unless otherwise indicated, all Requests herein relate to those certain events, persons, and period of time more fully described in the pleading in this case.

9. These requests are of a continuous nature.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information of documents are acquired subsequent to the filing of responses hereto, which information or documents would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

All documents identified in response hereto shall be organized and labeled to correspond with the request to which it pertains. For all documents produced, list the individual and his or her job title and department from whose files it was produced and the current custodian of said document.

If a document called for is believed to exist or is known to exist, but is in the possession, custody or control of another person or party, the existence of the document, the identity of the possessor, custodian and one in control of such documents shall be provided along with any applicable common description or citation utilized by the publisher, possessor, custodian or disseminator of such document.

If any document called for by this request is withheld on the basis of any claim of privilege or any similar claim, identify that document as follows: author; addressee; indicated or blind copies, date, subject matter; number of pages; attachments or appendices; all persons to whom distributed, shown or explained; present custodian; and nature of the privilege or similar claim asserted.

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

Produce any and all documents evidencing proof of all payments on the subject credit card referenced in the Complaint, including, but not limited to, cancelled checks, receipts, coupons, statements, accountings, memoranda, invoices, financial statements, accounting entries, diaries, charts, lists, phone records, data compilations etc.

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

Produce any and all documents you intend to introduce and/or provide testimony on as evidence at the time of trial.

REQUEST FOR PRODUCTION OF DOCUMENTS 3:

Produce all documentary evidence or information substantiating the defenses asserted in your Answer.

REQUEST FOR ADMISSION NO. 1:

Defendants have made no payment on the credit card since April 5, 2005.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

Defendants signed the attached credit card application.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The attached monthly statements, from November 6, 2001 through November 5, 2005, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

Defendants has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____

Denied _____

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

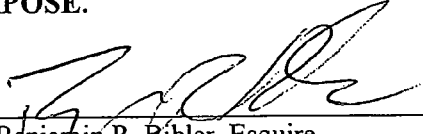
\$10,742.70 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED SHALL BE USED FOR THAT PURPOSE.**


Benjamin R. Bibler, Esquire
Pa. I.D. #93598
Weltman, Weinberg & Reis Co., L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR:5790926

CERTIFICATE OF SERVICE

A true and correct copy of Plaintiff's First Request for Production of Documents and Request for Admissions has been served by U.S. Mail, on the 22nd day of December, 2008, upon the following:

David Thompson, Esq.
P.O. Box 587
308 Walton St, Suite 4
Philipsburg, Pa 16866

By: _____

A handwritten signature in black ink, appearing to be "R. J. P. R.", written over a horizontal line.

PRE-SELECTED

4171565526733 003 003

This offer is reserved for:

5790920

Stone & Wood Inc
Attn: John Lansberry
RR 2
Woodland, PA 16881-9802



Please cross out and change business name and address if necessary.

Offer Expires: November 3, 2000

To avoid delays, please print clearly in black or blue ink.

APPLICATION

Legal Structure of Business: (check one)

S. ☐ Sole Proprietorship C. ☒ Corporation P. ☐ Partnership
X. ☐ Non-Profit Corporation L. ☐ Limited Liability Company M. ☐ Other

Authorizing Signatory must be one of the following: (check one)

1. ☐ Owner 2. ☐ Partner 3. ☒ President 4. ☐ Vice President 5. ☐ Treasurer 6. ☐ Other

Authorizing Signatory
Social Security Number

100-467111

Authorizing Signatory
Date of Birth

110.07.43

Authorizing Signatory Name as you'd like it to appear on the card.†† Please print.

First Name JOHN MI B Last Name LANSBERRY
Home Address RD #2 PO #331C Apt. No.
City WOODLAND State PA ZIP 16881
Home Phone (81141) 857-7085 Business Phone (81141) 857-7621
Legal
Business Name (up to 40 characters) STONE & WOOD INC

†† Only the authorizing signatory can access account information. Additional cards may be issued once the account is activated.

PLEASE SIGN HERE

On behalf of the Company and myself, I have read the Important Disclosures and Terms of Offer on the back of the letter, and I agree on behalf of the Company and myself that the Company and I will be bound as specified therein. You are authorized to check the Company's (and my) credit record and my employment history. The Company and I agree to be considered for all available Business Card offers with the terms described on the back of the letter.

X B. Lansberry
Signature of Authorizing Signatory

9/28/00
Date

4171-3



1246

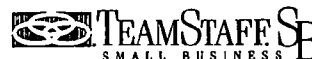
4171565526733 003 003

VLG

BENEFITS for your business

Do you have access to group health insurance
that your bottom line can afford?

See the reverse for the solution to your problems ►



CapitalOne®
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

NOV 06 - DEC 05, 2001
Page 1 of 1

Account Summary

Previous Balance	\$1,365.08
Payments, Credits and Adjustments	\$1,365.08
Transactions	\$1,310.71
Finance Charges	\$0.00

New Balance	\$1,310.71
Minimum Amount Due	\$39.00
Payment Due Date	January 05, 2002

Total Credit Line	\$6,000
Total Available Credit	\$4,689.29
Credit Line for Cash	\$6,000
Available Credit for Cash	\$4,689.29

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	03 DEC	PAYMENT RECEIVED - THANK YOU	\$1,365.08
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Transactions

2	02 NOV	QUALITY FARM & FLEET 7 CLEARFIELD PA	\$5.97
3	05 NOV	SHEETZ #252 CLEARFIELD PA	50.00
4	05 NOV	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	27.77
5	05 NOV	SHEETZ #252 CLEARFIELD PA	12.60
6	08 NOV	QUALITY FARM & FLEET 7 CLEARFIELD PA	29.99
7	08 NOV	CUMBERLAND TRUCK PARTS CLEARFIELD PA	83.00
8	08 NOV	T D FABRICATING & WELD CLEARFIELD PA	78.13
9	12 NOV	USAIRWAYS 0371506401 MANKATO MN	368.25
10	12 NOV	AGENT FEE 8908146897 MANKATO MN	15.00
11	19 NOV	SUNBELT AG EXPOSITION MOULTRIE GA	640.00

****Important Notice**** Recently, you received a letter from Capital One containing an important legal notice about a change to your Customer Agreement to add an arbitration provision. Please review the arbitration provision carefully as it affects your rights.

Important Account Information

Capital One, ESPN, and ABC Sports are taking to the gridiron this season. Tune in every week for great college football and the Capital One Halftime Show. Then on New Year's Day, be sure to watch the Capital One Florida Citrus Bowl-in which two of America's top college teams compete in their final game of the season. It's football action you won't want to miss-so be sure to check your local listings for games and times.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03162% F	11.54%	\$0.00
CASH	\$0.00	.04230% F	15.44%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

23958A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne®

0000000 7 4791241800618865 05 1310711365080039001

New Balance	\$1,310.71
Minimum Amount Due	\$39.00
Payment Due Date	January 05, 2002
Total enclosed	\$

Please print address changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone

5790924

This is a special offer for Capital One® Small Business cardholders. Capital One is not affiliated with TeamStaff SB, and TeamStaff SB is solely responsible for all services provided. Capital One does not provide, legally endorse or guarantee any product or service shown here or found at www.teamstaff.com.

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FL license number #GL0000085/Teamstaff, Inc.

1. How To Avoid A Finance Charge.

- † a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- † c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- † d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results from these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.
8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

†, ‡ Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

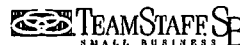
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CapitalOne[®]

Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

DEC 06, 2001 - JAN 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$1,310.71
Payments, Credits and Adjustments	\$1,310.71
Transactions	\$90.96
Finance Charges	\$0.00
New Balance	\$90.96
Minimum Amount Due	\$10.00
Payment Due Date	February 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,909.04
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,909.04

Payments, Credits and Adjustments

1	02 JAN	PAYMENT RECEIVED - THANK YOU	\$1,310.71
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Transactions

2	19 DEC	SHEETZ #252 CLEARFIELD PA	\$14.10
3	19 DEC	QUALITY FARM & FLEET 7 CLEARFIELD PA	76.86

Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85615
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03112% F	11.36%	\$0.00
CASH	\$0.00	.04181% F	15.26%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

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0000000 7 4791241800618865 05 0090961310710010001

New Balance	\$90.96
Minimum Amount Due	\$10.00
Payment Due Date	February 05, 2002
Total enclosed	\$

Please print address changes below using blue or black ink.

Street	Apt. #
City	State
Home Phone	ZIP
	Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



001010



#9000626671227117# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



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1. **How To Avoid A Finance Charge.**
- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.
2. **Average Daily Balance (Including New Purchases).**
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. **Annual Percentage Rates (APR).**
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repaced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
- If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- † **Special Rule For Credit Card Purchases**
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts
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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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CapitalOne®
Small Business Services

Signature _____ (Valid only with full signature) 299153

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STONE & WOOD INC
 JOHN B LANSBERRY
 RD #2 PO #331C
 WOODLAND PA 16881-9802

016-0202

CapitalOne®
 Small Business Services

VISA GOLD ACCOUNT
 4791-2418-0061-8865

JAN 06 - FEB 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$90.96
Payments, Credits and Adjustments	\$90.96
Transactions	\$226.53
Finance Charges	\$0.00
New Balance	\$226.53
Minimum Amount Due	\$10.00
Payment Due Date	March 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,773.47
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,773.47

Payments, Credits and Adjustments

1	31 JAN	PAYMENT RECEIVED - THANK YOU	\$90.96
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Transactions

2	07 JAN	SHEETZ #152 CLEARFIELD PA	\$9.00
3	07 JAN	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	28.00
4	30 JAN	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	59.55
5	30 JAN	WM SUPERCENTER CLEARFIELD PA	4.21
6	30 JAN	CVS #1685 CLEARFIELD PA	5.58
7	31 JAN	QUALITY FARM & FLEET 7 CLEARFIELD PA	120.19

At your service

To call Customer Relations or to report a lost or stolen card:
 1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
 Attn: Remittance Processing
 Capital One Services
 P.O. Box 85184
 Richmond, VA 23285-5184

Send inquiries to:
 Capital One Services
 P.O. Box 85015
 Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03052% F	11.14%	\$0.00
CASH	\$0.00	.04121% F	15.04%	\$0.00

ANNUAL PERCENTAGE RATE applied this period 0.00%

30714A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne®

0000000 7 4791241800618865 05 0226530090960010008

New Balance \$226.53
 Minimum Amount Due \$10.00
 Payment Due Date March 05, 2002
 Total enclosed \$

Please print address changes below using blue or black ink.

Street Apt. #
 City State ZIP
 Home Phone Alternate Phone

Capital One, F.S.B.
 P.O. Box 85184
 Richmond, VA 23285-5184



030714

#9003726671227112# MAIL ID NUMBER
 STONE & WOOD INC
 JOHN B LANSBERRY
 RD #2 PO #331C
 WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Examples:

FOR DEPOSIT ONLY
YOUR BANK NAME
YOUR NAME
ACCT: # 123-4567

ABC TRAVEL
123 MAIN STREET
ANYTOWN, CA 12345
PHONE: 123-555-1234
FAX: 123-555-4321

Ship to (if different from address on front). Please print.

Business Name _____
Name _____
Address _____
City _____ State _____ ZIP _____
Business/Daytime Phone (____) _____

Imprint Information: I've printed the information exactly as I would like it to appear on my Kwik Stamp(s). Maximum of 32 letters and spaces per line.

Stamp 1

Stamp 2

Line 1 _____ Line 1 _____
Line 2 _____ Line 2 _____
Line 3 _____ Line 3 _____
Line 4 _____ Line 4 _____
Line 5 _____ Line 5 _____

*Subject to credit approval. MN and IL residents add applicable sales tax. Please allow 3-5 weeks for delivery. The merchandise in this offer and the offer itself are presented by J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55429-4318. J-O Direct, Inc., is not affiliated with Capital One and is solely responsible for its products and services. Offer expires 90 days from receipt. ©2002 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

1. How To Avoid A Finance Charge.

- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges will accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statements by next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advances, purchases, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), no transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Capital One 01LSBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Start accessing your
account online ...
starting now!



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www.capitalone.com.

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- Pay your Capital One bills online
- Check your account balance and available credit
- Receive an e-mail update when your statement is available online

Plus, while you're online with us, take advantage of other special offers developed especially for Capital One cardholders.

To get even more out of your account, see reverse! ➔

016-0302

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$226.53
Payments, Credits and Adjustments	\$226.53
Transactions, including Monthly Bills	\$798.02
Finance Charges	\$0.00
New Balance	\$798.02
Minimum Amount Due	\$23.00
Payment Due Date	April 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,201.98
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,201.98

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

IMPORTANT INFORMATION: Please see the new section, "Temporary Reduction in Finance Charge," on the reverse for important information regarding your account with Capital One.

Payments, Credits and Adjustments

1	22 FEB	PAYMENT RECEIVED - THANK YOU	\$226.53-
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Transactions

2	06 FEB	THE HITE COMPANY CLEARFIELD PA	\$99.48
3	09 FEB	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	21.18
4	13 FEB	FEDEX SHP 02/08/02 AB# 792-485788394 TN	44.97
5	15 FEB	SHEETZ #252 CLEARFIELD PA	6.00
6	15 FEB	SHEETZ #252 CLEARFIELD PA	21.25
7	15 FEB	T D FABRICATING & WELD CLEARFIELD PA	69.52
8	20 FEB	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	42.29
9	21 FEB	GLOBE ELECTRIC CO PITTSBURGH PA	23.57
10	27 FEB	FEDEX SHP 02/22/02 AB# 831-935214079 TN	34.30
11	27 FEB	FEDEX SHP 02/22/02 AB# 831-935214080 TN	22.95
12	27 FEB	FEDEX SHP 02/22/02 AB# 831-935214068 TN	24.30
13	27 FEB	FEDEX SHP 02/22/02 AB# 831-951276246 TN	22.05

Monthly Bills and Related Expenses

14	05 FEB	WWW*EARTHLINK.NET 800-719-4660 GA	\$218.80
15	12 FEB	SPRINT LDD PMT BSG S 800-877-8586 TX	147.36

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.030479% F	11.12%	\$0.00
CASH	\$0.00	.041159% F	15.02%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

33383A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 0798020226530023001

New Balance	\$798.02
Minimum Amount Due	\$23.00
Payment Due Date	April 05, 2002
Total enclosed \$	

Please print address changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



013383

#9006526671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Send us your e-mail address ... and help Capital One serve you better.



Giving us your e-mail address means getting the most out of your Capital One account. You'll receive important account updates, gain access to our latest services and get exclusive Capital One offers—instantly. Even if you've previously given us your e-mail address, please detach and return this completed form with your next payment so we can update our records.

Your current e-mail address: _____
Please print clearly in blue or black ink. Your address should include an "@" sign and cannot contain any blank spaces. A "." should have its own space.

Name: **STONE & WOOD INC**

Account #: **4791241800618865**

Your privacy is protected at Capital One. For more information about our privacy policy, please visit
<http://www.capitalone.com/parent/legal/privacy.shtml>.

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05R25 0 1400

2

1. **How To Avoid A Finance Charge.**
 - a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
 - b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.
2. **Average Daily Balance (Including New Purchases).**
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advances, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. **Annual Percentage Rates (APR).**
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error. If you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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account online ...
starting now!



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- Pay your Capital One bills online
- Check your account balance and available credit
- Receive an e-mail update when your statement is available online

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016-0302

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$798.02
Payments, Credits and Adjustments	\$798.02
Transactions	\$466.85
Finance Charges	\$0.00
New Balance	\$466.85
Minimum Amount Due	\$14.00
Payment Due Date	May 04, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,533.15
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,533.15

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

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Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

Auto Rental Insurance-Receive auto rental coverage at no cost for damage due to collision or theft. Effective 3/01/02, losses as a result of fire, hail, lightning, flood, or other weather-related causes are covered. Purchase Security with Extended Protection-Automatically protects most card purchases against theft or damage for 90 days and doubles the manufacturer's warranty up to one year. Certain restrictions and conditions apply. Go to www.visa.com/benefits or call 1-800-595-9928 now for complete benefit information.

Payments, Credits and Adjustments

1 03 APR PAYMENT RECEIVED - THANK YOU \$798.02-

Transactions

2 08 MAR	SHEETZ #064 PHILIPSBURG PA	\$15.50
3 08 MAR	EXXONMOBIL75 29140027 PORT MATILDA PA	11.00
4 11 MAR	CUMBERLAND TRUCK PARTS CLEARFIELD PA	9.59
5 12 MAR	AMICK ASSOCIATES INC 4124291212 PA	100.93
6 13 MAR	SHEETZ #252 CLEARFIELD PA	35.02
7 13 MAR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	221.08
8 13 MAR	SHEETZ #252 CLEARFIELD PA	20.00
9 23 MAR	FEDEX SHP 03/18/02 AB# 790-346351990 TN	8.81
10 01 APR	FEDEX SHP 03/26/02 AB# 791-802394765 TN	8.81
11 04 APR	FEDEX SHP 04/02/02 AB# 802-044068309 TN	36.11

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	4.00	.03055% F	11.15%	4.00
CASH	4.00	.04123% F	15.05%	4.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

45489A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 0466850798020014003

New Balance \$466.85
Minimum Amount Due \$14.00
Payment Due Date May 04, 2002
Total enclosed \$

Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

#9009626671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



015489

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Send us your e-mail address ... and help Capital One serve you better.



Giving us your e-mail address means getting the most out of your Capital One account. You'll receive important account updates, gain access to our latest services and get exclusive Capital One offers—instantly. Even if you've previously given us your e-mail address, please detach and return this completed form with your next payment so we can update our records.

Your current e-mail address: _____
Please print clearly in blue or black ink. Your address should include an "@" sign and cannot contain any blank spaces. A "." should have its own space.

Name: **STONE & WOOD INC**

Account #: **4791241800618865**

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<http://www.capitalone.com/parent/legal/privacy.shtml>.

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05R22 O 1400

2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. **Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), C (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (including the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

24-KT. PLATINUM PLATED

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Bracelet

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Magnetic therapy is said to ...

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plus \$3.95 shipping and handling for each, and send to the address shown.

Please charge my Capital One® account number: 4791-2418-0061-8865

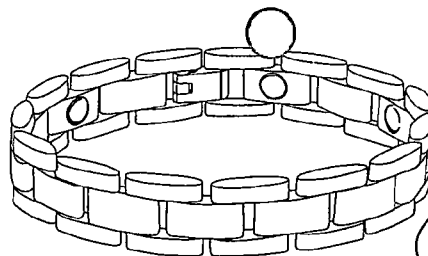
I authorize Capital One to forward this coupon, which includes my account number for billing purposes,
on my behalf to the company that provides this product.

Signature _____

(Valid only with full signature)

299141

Detach at perforation and return in your remittance envelope.



542500-02
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CARDHOLDERS

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STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One
Small Business Services

VISA GOLD ACCOUNT

4791-2418-0061-8865

APR 06 - MAY 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$466.85
Payments, Credits and Adjustments	\$466.85
Transactions, including Monthly Bills	\$733.53
Finance Charges	\$0.00
New Balance	\$733.53
Minimum Amount Due	\$22.00
Payment Due Date	June 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,266.47
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,266.47

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

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Send inquiries to:
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Richmond, VA 23285-5015

Important Account Information

Capital One is a proud sponsor of the American Film Institute's CBS primetime special presentation - AFI's 100 YEARS-100 PASSIONS. If you love movies, tune in to CBS, Tuesday, June 11 from 8-11 PM (ET/PT) 7-10 PM (CT), as AFI counts down the 100 greatest love stories from the past 100 years of filmmaking. Which of your favorite films will be honored? Could it be THE WAY WE WERE, WEST SIDE STORY, CASABLANCA, PRETTY WOMAN, SLEEPLESS IN SEATTLE or another one of your favorites? You'll have to watch to find out. Don't miss it!

Payments, Credits and Adjustments

1 02 MAY PAYMENT RECEIVED - THANK YOU \$466.85-

Transactions

2 15 APR	FEDEX SHP 04/11/02 AB# 791-814343724 TN	\$10.61
3 16 APR	T D FABRICATING & WELD CLEARFIELD PA	141.24
4 19 APR	WM SUPERCENTER CLEARFIELD PA	16.88
5 23 APR	SHEETZ #252 CLEARFIELD PA	20.25
6 23 APR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	133.22
7 23 APR	T D FABRICATING & WELD CLEARFIELD PA	158.34
8 29 APR	SHEETZ #252 CLEARFIELD PA	14.50
9 29 APR	84-LUMBER #0292 WOODLAND PA	11.43
10 29 APR	CLEARFIELD TRUE VALUE CLEARFIELD PA	5.51
11 29 APR	WM SUPERCENTER CLEARFIELD PA	27.83

Monthly Bills and Related Expenses

12 26 APR PRG*AUTO 800-888-7764 800-888-7764 OH \$193.72

As of June 1, 2002, payments made on your account will first be applied to finance charges and fees, then to the Purchase segment, next, to the Cash Advance segment and lastly to the Special Transfer segment of your account.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	8.00	.03052% F	11.14%	\$0.00
CASH	8.00	.04121% F	15.04%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

36758A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 0733530466850022009

New Balance \$733.53
Minimum Amount Due \$22.00
Payment Due Date June 05, 2002

Total enclosed \$

Please print address changes below using blue or black ink.

Street _____ Apt # _____
City _____ State _____ ZIP _____
Home Phone _____ Alternate Phone _____

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



036758

#9012526671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



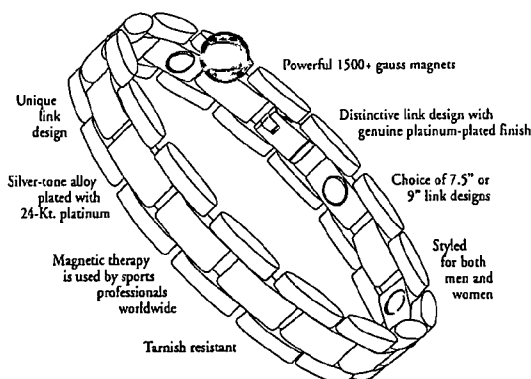
Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Great look and feel ...
24-KT. PLATINUM-PLATED
Magnetic Bracelets
WITH COPPER

Theory of Magnetic Healing—

It is said that the magnetic field attracts and repels charged particles in the blood, creating movement and heat. Many believe this process helps accelerate healing.

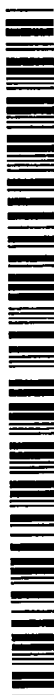
Have you heard?—Magnetic therapy is used by sports professionals worldwide!



*Subject to credit approval. MN and IL residents add applicable sales tax. Please allow 3-5 weeks for delivery. Offer expires in 90 days.

**You must be completely satisfied with your Magnetic Bracelet(s) or return it within 30 days for your money back.

The merchandise featured in this offer is offered by J-O Direct, Inc., which is solely responsible for the product. J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55426-4519 is not affiliated with Capital One and is solely responsible for its products and services. Caution: Not for use by individuals fitted with cardiac pacemakers, internal defibrillators and/or pregnant women. Nothing in this coupon should be taken as an express or implied claim regarding the medical or health impact of this product. © 2003 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.



05622 0 1400

1. How To Avoid A Finance Charge.
 - a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New balance."
 - b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.
2. **Average Daily Balance (Including New Purchases).**
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. **Annual Percentage Rates (APR).**
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicoid Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, this fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

**No
Transaction Fee!**

**Easy Access To
Your Credit Line!**

5206
C & WOOD INC
B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Date _____
Check expires August 1, 2002

68-677/510
553101-01
02970

Pay To The
Order Of _____

Richmond, VA

Memo

Customer Signature

1:0510067781:8651800618865" 8312

VISA GOLD ACCOUNT
4791-2418-0061-8865

Page 1 of 1

1 31 MAY PAYMENT RECEIVED - THANK YOU \$733.53

2	07 MAY	TOP USA CORP 6144311601 OH	\$200.00
3	22 MAY	STATE AGENT & TRANSFER 702-882-1013 NV	210.00
4	23 MAY	TIFFIN PARTS LLC TIFFIN OH	151.72
5	25 MAY	BUILDERS SURPLUS-BIGLE BIGLER PA	14.49
6	01 JUN	LOWE'S #1010 DUBOIS PA	158.25
7	02 JUN	WM SUPERCENTER CLEARFIELD PA	19.29

8	18 MAY	SPRINT LDD PMT BSG S 800-877-8586 TX	\$264.94
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Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Capital One Services
P.O. Box 850-5
Richmond, VA 23285-5015

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$.00	.03044% F	11.11%	\$.00
CASH	\$.00	.04112% F	15.01%	\$.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

2871A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

00000000 7 4791241800618865 05 1018690733530030000

Total enclosed

Please print address changes below using blue or black ink.

Street		Apt #
City	State	ZIP
Home Phone		Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

002871

#9015726671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Enjoy quick access
to your Capital One®
account with the attached
Capital Check. Use it any-
where personal checks are
accepted—it's a great way
to make a purchase or
transfer a balance without
a transaction fee!

*Important information regarding your check: The attached check is a purchase check, and will be treated as a purchase according to the terms of your Customer Agreement and any amendments to it but may not qualify for any rewards programs. The check is subject to credit availability, so you must have the available credit on the day Capital One processes your check. The check may not be processed if your account is restricted in any way, past due, or in collections. If your credit is unavailable or your account is not current as stated at that time, your check will be returned unpaid and you may be assessed a Returned Check fee. This check cannot be used to pay down or pay off any Capital One account. Cashing this check will qualify as using your account. © 2002 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.



OSR23 O 1400

23

1. How To Avoid A Finance Charge. a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New balance". b. Accounting Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account. c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account. d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period. 2. Average Daily Balance (Including New Purchases). a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed. b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly	periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment. 3. Annual Percentage Rates (APR). a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement. b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in <i>The Wall Street Journal</i>, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October. c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicoid Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in <i>The Wall Street Journal</i>, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month. 4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time. 5. Transferring Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees associated to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of	your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. 7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions. 8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. BILLING RIGHTS SUMMARY (In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. † Special Rule For Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence. † Does not apply to consumer non-credit card accounts ‡ Does not apply to business non-credit card accounts Capital One supports information privacy protection: see our website at www.capitalone.com Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One OTLGLBAK
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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$1,018.69
Payments, Credits and Adjustments	\$30.00
Transactions	\$4,380.56
Finance Charges	\$160.50
New Balance	\$5,530.15
Minimum Amount Due	\$165.00
Payment Due Date	August 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$2,469.85
Credit Line for Cash	\$8,000
Available Credit for Cash	\$2,469.85

Payments, Credits and Adjustments

1	03 JUL	PAYMENT RECEIVED - THANK YOU	\$30.00
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Transactions

2	07 JUN	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	\$61.78
3	19 JUN	NBOC BANK CLEARFIELD PA	2,200.00
4	25 JUN	CLEARFIELD BK & TRUST CLEARFIELD PA	2,000.00
5	02 JUL	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	88.46
6	02 JUL	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	30.72
7	05 JUL	CASH ADVANCE FEE -- FINANCE CHARGE	126.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,098.00	.03044% F	11.11%	\$10.03
CASH	\$1,983.68	.04112% F	15.01%	\$24.47

ANNUAL PERCENTAGE RATE applied this period

36.35%

44755A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 5530150030000165006

New Balance	\$5,530.15
Minimum Amount Due	\$165.00
Payment Due Date	August 05, 2002
Total enclosed	\$

Please print address changes below using blue or black ink.

Street	Apt. #
City	State
Home Phone	Alternate Phone
ZIP	

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



044755

#9018726671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16801-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____		



05R22 O 1400

24

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balance. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you by canceling your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation. If possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- 1.† Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
† Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01LGLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$5,530.15
Payments, Credits and Adjustments	\$165.00
Transactions	\$2,013.13
Finance Charges	\$132.70
New Balance	\$7,510.98
Minimum Amount Due	\$225.00
Payment Due Date	September 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$489.02
Credit Line for Cash	\$8,000
Available Credit for Cash	\$489.02

Payments, Credits and Adjustments

1	05 AUG	PAYMENT RECEIVED - THANK YOU	\$165.00
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Transactions

2	15 JUL	FEDEX SHP 07/09/02 AB# 835-337369301 TN	\$13.13
3	30 JUL	CLEARFIELD BK & TRUST CLEARFIELD PA	2,000.00
4	05 AUG	CASH ADVANCE FEE -- FINANCE CHARGE	60.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,213.40	.03044% F	11.11%	\$11.45
CASH	\$4,805.25	.04112% F	15.01%	\$61.25

ANNUAL PERCENTAGE RATE applied this period

26.46%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7510980165000225001

New Balance \$7,510.98
Minimum Amount Due \$225.00
Payment Due Date September 05, 2002
Total enclosed \$

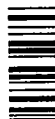
Please print address changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



040730



#9021826671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

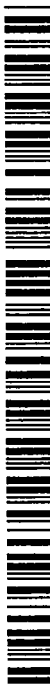


STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	_____ Today's Date		



06R23 O 1400
2-5

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
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6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges; past due fees; overlimit fees; returned payment fees; cash advance fees and any other fees assessed to your account. You are responsible for the amount(s) whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

- your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

3. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to connect the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One OILGLBAK

Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

AUC 06 - SEP 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$7,510.98
Payments, Credits and Adjustments	\$225.00
Transactions	\$450.00
Finance Charges	\$109.44
New Balance	\$7,845.42
Minimum Amount Due	\$235.00
Payment Due Date	October 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$154.58
Credit Line for Cash	\$8,000
Available Credit for Cash	\$154.58

Payments, Credits and Adjustments

1	02 SEP	PAYMENT RECEIVED - THANK YOU	\$225.00
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Transactions

2	14 AUG	NBOC BANK CLEARFIELD PA	\$450.00
3	05 SEP	CASH ADVANCE FEE -- FINANCE CHARGE	13.50

Capital One proudly supports the National Youth Anti-Drug Media Campaign. PARENTS. THE ANTI-DRUG. Stay Involved - Ask Questions. To get the FREE booklet, "Keeping Your Kids Drug-Free," call 1-800-788-2800 or visit www.TheAntiDrug.com

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5015
Richmond, VA 23285-5184

Important Account Information

Capital One is a proud sponsor of the 54th Annual Primetime Emmy Awards Telecast. Tune in Sunday, September 22nd on NBC from 8-11 p.m. ET (7-10 p.m. CT) to see the talent you've enjoyed over the past season unite to celebrate another year of groundbreaking work in television. Capital One wants you to be a part of the excitement! Check out Capital One's ad in the September 13th issue of People magazine, or visit People.com for more details.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,210.20	.03013% F	11.07%	\$11.38
CASH	\$6,651.53	.04101% F	14.97%	\$84.56

ANNUAL PERCENTAGE RATE applied this period

16.70%

42132A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7845420225000235000

New Balance **\$7,845.42**
Minimum Amount Due **\$235.00**
Payment Due Date **October 05, 2002**
Total enclosed \$

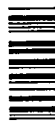
Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



042132



#9024926671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



05R24 O 1400

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and now other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

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d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge you actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replaced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payments. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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\$400*

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CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

SEP 06 - OCT 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$7,845.42
Payments, Credits and Adjustments	\$235.00
Transactions	\$35.24
Finance Charges	\$92.94
New Balance	\$7,738.60
Minimum Amount Due	\$232.00
Payment Due Date	November 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$261.40
Credit Line for Cash	\$8,000
Available Credit for Cash	\$261.40

Payments, Credits and Adjustments

1	02 OCT	PAYMENT RECEIVED - THANK YOU	\$235.00-
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Transactions

2	21 SEP	FEDEX SHP 09/16/02 AB# 836-561218885 TN	\$13.13
3	03 OCT	FEDEX SHP 09/30/02 AB# 831-951276235 TN	22.11

Capital One has joined with Progressive Auto Insurance so they can provide you a fast, free rate quote with no obligation! Call 1-877-397-5374! You could save \$400* by comparing rates. Mention code P700. *Possible savings based on rate variance of annualized comparison rates calculated by Progressive on calls received from 6/1/01-12/31/01 (excluding variances greater than \$1000). Rates and actual savings will vary based on driving record, vehicle, address and other factors.

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To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
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Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,166.38	.03027% F	11.05%	\$10.59
CASH	\$6,701.42	.04096% F	14.95%	\$82.35

ANNUAL PERCENTAGE RATE applied this period 14.37%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7738600235000232008

New Balance	\$7,738.60
Minimum Amount Due	\$232.00
Payment Due Date	November 05, 2002
Total enclosed	\$

Please print address changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

#9027926671227110# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Please write 4791-2418-0061-8865 on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



STONE & WOOD INC.



A few minutes of your time could be worth up to **\$400.***

Call Progressive today at **1-877-397-5374** to see if you could save!

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* Possible savings based on rate variance of annualized comparison rates calculated by Progressive on calls received from 1/1/02-6/30/02. Rates and actual savings will vary based on driving record, vehicle, address and other factors.

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PROGRESSIVE
AUTO INSURANCE



05R22 01400

2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

d. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

e. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

f. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

†, ‡ Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Please write 4791-2413-0061-8865 on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Why should I buy a book about managing my money?

If you're like most of us, you probably have a million questions about money.

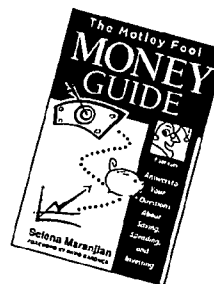
Is it better to buy or lease a car?

What kind of insurance makes the best investment?

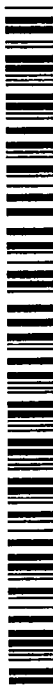
How can I save enough to retire?

So instead of hiring someone—at, say, \$100 an hour—to answer your questions, try *The Motley Fool Money Guide* instead. This quick, fun, fact-filled book uses an easy-to-follow Q&A format to answer your questions about personal finance. From budgeting to buying a home, managing your investments to common-sense ways to put your money to work for you.

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2-6

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Averaging Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

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e. **Transferring Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

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your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

g. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

h. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One OILGLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

NOV 06 - DEC 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$7,627.35
Payments, Credits and Adjustments	\$228.00
Transactions	\$30.21
Finance Charges	\$89.95
New Balance	\$7,519.51
Minimum Amount Due	\$225.00
Payment Due Date	January 04, 2003
Total Credit Line	\$8,000
Total Available Credit	\$480.49
Credit Line for Cash	\$8,000
Available Credit for Cash	\$480.49

Payments, Credits and Adjustments

1	29 NOV	PAYMENT RECEIVED - THANK YOU	\$228.00
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Transactions

2	11 NOV	FEDEX SHP 11/07/02 AB# 836-592603301 TN	\$12.67
3	26 NOV	FEDEX SHP 11/20/02 AB# 836-592603297 TN	17.54

Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Services	P.O. Box 85015
P.O. Box 85184	Richmond, VA 23285-5015
Richmond, VA 23285-5184	

Important Account Information

It's Capital One Bowl Week time again! Tune in to ESPN, ESPN2, and ABC starting December 17 for the best in post-season college football action, to see your favorite teams fight for bowl championships, and for college football's ultimate prize: the BCS National Championship. And on New Year's Day, be sure to tune in to ABC to watch the Capital One Bowl live from Orlando, Florida!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$946.77	.02992% F	10.92%	\$8.50
CASH	\$6,687.34	.04060% F	14.82%	\$81.45

ANNUAL PERCENTAGE RATE applied this period

14.34%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7519510228000225002

New Balance	\$7,519.51
Minimum Amount Due	\$225.00
Payment Due Date	January 04, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

#9034026671227110# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

|||||

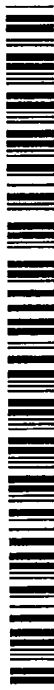
047633

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature			Today's Date ____/____/____



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1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for that segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
1. Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One 01GLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

ACCOUNT OWNER
Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

Can make purchases on the account but cannot access account information over the phone.

Capital One
Small Business Services

Page 1 of 1

Previous Balance	\$7,519.51
Payments, Credits and Adjustments	\$225.00
Transactions	\$451.08
Finance Charges	\$92.39
New Balance	\$7,837.98
Minimum Amount Due	\$235.00
Payment Due Date	February 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$162.02
Credit Line for Cash	\$8,000
Available Credit for Cash	\$162.02

1	20 DEC	PAYMENT RECEIVED - THANK YOU	\$225.00
Transactions			
2	17 DEC	STATE AGENT & TRANSFER 702-882-1013 NV	\$210.00
3	17 DEC	STATE AGENT & TRANSFER 702-882-1013 NV	210.00
4	19 DEC	FEDEX SHP 12/13/02 AB# 836-592603286 TN	18.67
5	30 DEC	FEDEX SHP 12/19/02 AB# 836-592603275 TN	12.41

Important Notice: In order to receive your annual Visa Business Card Year-End Summary, your account must be open and in good standing (not overlimit or past due) and must have had at least one transaction in the last calendar year.

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Services	P.O. Box 85015
P.O. Box 85184	Richmond, VA 23285-5015
Richmond, VA 23285-5184	

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,047.05	.02934% F	10.71%	\$9.52
CASH	\$6,678.10	.04003% F	14.61%	\$82.87

14.08%

Capital One®

0000000 7 4791241800618865 05 7837980225000235003

New Balance	\$7,837.98
Minimum Amount Due	\$235.00
Payment Due Date	February 05, 2003
Total enclosed	\$
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	
@		
E-mail Address		

#9000526671227119# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B. |||||
P.O. Box 85184
Richmond, VA 23285-5184
|||||

053135

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
4791241800618865



ACCESS AUTHORIZATION FORM



Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



OSR23 0 1400

23

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Transferring Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
In Case Of Errors Or Questions About Your Bill
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases
If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts
† Does not apply to business non-credit card accounts
Capital One supports information privacy protection: see our website at www.cap1more.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One O1UGLBK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Capital One® and SkyMall™ bring you quality, brand-name products!

Save 20% on SkyMall merchandise* for any occasion through 03/31/03.



FRONTGATE.

Ultimate Smoothie Machine, Item #8412, \$89.00**
And order your Fruit Mix Kit, Item #16340, \$2.99**
Flavors include: Strawberry-Banana, Tropical Mango, Peach-Berry

Mrs. Fields®
Every
Occasion
Nibblers Cookie
Basket, Item #938,
\$40.99**



For these and other valuable product offerings, visit

www.skymall.com/capitalone02

Also, you can call 1-800-SKYMALL or complete and return the form on the back.
(Please indicate Coupon Code ONE20)

plus many more
great items.

To order by mail ☛

Capital One®

Small Business Services

VISA GOLD ACCOUNT

4791-2418-0061-8865

JAN 06 - FEB 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,837.98
Payments, Credits and Adjustments	\$235.00
Transactions	\$0.00
Finance Charges	\$93.04
New Balance	\$7,696.02
Minimum Amount Due	\$230.00
Payment Due Date	March 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$303.98
Credit Line for Cash	\$8,000
Available Credit for Cash	\$303.98

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1 30 JAN PAYMENT RECEIVED - THANK YOU \$235.00-

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,119.28	.02918% F	10.65%	\$10.12
CASH	\$6,710.77	.03986% F	14.55%	\$82.92

ANNUAL PERCENTAGE RATE applied this period

13.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One®

0000000 7 4791241800618865 05 7696020235000230001

New Balance \$7,696.02
Minimum Amount Due \$230.00
Payment Due Date March 05, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

046400

#9003726671227112# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One® and SkyMall™ bring you hundreds of product offers from brand-name companies.

Shop for special occasions or yourself. Save 20%! Capital One and SkyMall make it easy to own great products from the world's leading companies. Purchase quality, brand-name items such as Mrs. Fields Cookies, Frontgate's Ultimate Smoothie Machine and hundreds more. Plus, shop worry-free with the SkyMall guarantee. See Web site for terms and conditions and delivery information.

Three easy ways to order:

- Visit www.skymall.com/capitalone02
- Call 1-800-SKYMALL (759-6255)
- Complete and mail this coupon with your credit card payment
- Don't forget to use Coupon Code ONE20 at checkout

Take advantage of this opportunity to save 20% through 03/31/03.

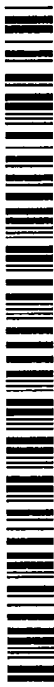
Important Information:

*Not all of the companies that advertise in SkyMall participate in discount programs. Therefore, the discount will not apply to some products. See Web site for complete details.

**Plus shipping and handling, plus applicable taxes. Shipping and handling will vary by order. Shipments to Alaska, Hawaii, Puerto Rico, Guam, APOs and FPOs require an additional \$10 shipping charge. SkyMall is solely responsible for this offer and is not affiliated with Capital One. Any trademarks mentioned here are solely owned by the respective entity. All rights reserved. Capital One has no affiliation with these non-credit card entities or products. Capital One does not provide, endorse or guarantee any product or service shown here. By responding to this offer, you may be communicating information about yourself to SkyMall, which provides this product—for example, that you are a Capital One customer. © 2003 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

Name _____
 Mailing Address _____
 City _____ State _____ ZIP _____
 E-mail Address _____
 Phone Number (____) _____
 Credit Card Number _____
 Exp. / _____
 Credit Card Expiration Date _____
 Smoothie Machine @ \$89.00 x Qty (____) = _____
 Total Fruit Mix Kit @ \$2.99 x Qty (____) = _____
 Cookie Basket @ \$40.99 x Qty (____) = _____
 Fruit Mix Kit flavors: _____
 Strawberry-Banana _____ (Qty) _____
 Tropical Mango _____ (Qty) _____
 Peach-Berry _____ (Qty) _____
 Deduct 20% Off Now _____
 Total Cost to You _____
 Signature _____ Date _____

I authorize Capital One to forward this coupon on my behalf to the company that provides this product. 21CAF



05R21 O 1400
24-09

1. How To Avoid A Finance Charge.
 a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
 b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
 a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
 a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 b. If the code P (Prime), L (3-mo. UBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 c. If the code D (Prime), Z (1-mo. UBOR) or G (3-mo. UBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees.
 Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
BILLING RIGHTS SUMMARY
 (In Case Of Error Or Questions About Your Bill)
 If you think your bill is wrong, or if you need more information on the front of this statement, we must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
4. † Special Rule For Credit Card Purchases
 If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
 † Does not apply to consumer non-credit card accounts
 ‡ Does not apply to business non-credit card accounts
 Capital One supports information privacy protection: see our website at www.capitalone.com.
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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

STONE & WOOD INC- Capital One brings added security to your home

You can now take advantage of this special offer for a Sentry® Fire-Safe® Chest! Often difficult to find, this Sentry® Fire-Safe® Chest model is now available to Capital One cardholders, and can be delivered right to your door.

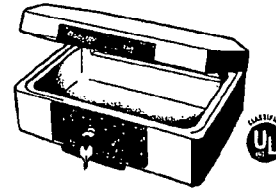
Your Sentry® Fire-Safe Chest® will protect, secure and organize your costly and irreplaceable documents and possessions, like birth certificates, passports and insurance papers, without the continuing expense of a safe-deposit box.

Take advantage of our 60-day money-back guarantee!

You'll benefit from these features:

- ▶ Lifetime after-fire replacement guarantee
- ▶ Key lock for privacy
- ▶ Accommodates 8 1/2" x 11" folded documents
- ▶ Protects contents from temperatures as high as 1550° Fahrenheit
- ▶ Dimensions: 6 1/8" x 14 1/4" x 11"
- ▶ Three-year manufacturer's warranty

SENTRY



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Availability!**

Capital One
what's in your wallet?

See back for ordering information ...

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,696.02
Payments, Credits and Adjustments	\$230.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$82.67
New Balance	\$7,570.64
Minimum Amount Due	\$227.00
Payment Due Date	April 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$429.36
Credit Line for Cash	\$8,000
Available Credit for Cash	\$429.36

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	27 FEB	PAYMENT RECEIVED - THANK YOU	\$230.00
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Monthly Bills and Related Expenses

2	05 FEB	WWW*EARTHLINK.NET 800-719-4660 CA	\$21.95
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,014.60	.02907% F	10.61%	\$8.26
CASH	\$6,685.85	.03975% F	14.51%	\$74.41

ANNUAL PERCENTAGE RATE applied this period

13.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7570640230000227007

New Balance \$7,570.64
Minimum Amount Due \$227.00
Payment Due Date April 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address

#9006526671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

All orders will be shipped to the same address

Name _____ (Please Print)

Address _____

City _____ State _____ ZIP _____

Home Phone _____
(Area Code)

Account Number:

Expiration Date: / /
MM YY

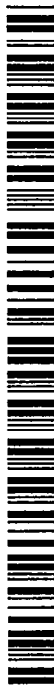
Cardholder Signature _____
(Valid only with full signature)

I authorize Capital One to forward this coupon on my behalf to United Marketing Group, which provides this product. Please allow 4-6 weeks for delivery. Offer good while supplies last.
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▼ Detach here and return in your Capital One credit card payment envelope. ▼



- 1. How To Avoid A Finance Charge.**
- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balances transfers, new special purchases and new other charges if you credit all of your balance transfers in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. Thereafter, you will be assessed advance fees and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance" within 25 days.
- b. Assessable Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account, whichever is later, and the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until you pay the balance in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statements by the next statement closing date. We do not do so for the following reasons. Unpaid finance charges are added to the applicable segment of your account.
- c. Minimum Finance Charge.** For each billing period that your account has a minimum finance charge, a minimum amount FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the total finance charge and the balance will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.
- 2. Average Daily Balance (Including New Purchases).**
- a. Finance charge is calculated by multiplying the daily balance of your account by the applicable periodic rate, in advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we add the daily periodic rate to each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of those rates to arrive at the total periodic finance charge for your account. To get the daily balance for each segment, we take the previous day's ending balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance. For example, if you have a credit card payment or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the entire New Balance, special transfers, and special purchases, we calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your finance charge, we multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a small difference between the ending balance and the amount of finance charge actually assessed.**
- b. If the code Z or N appears on the front of this statement next to the "Average Daily Balance Applied To" we will apply the average daily balance rate applied to your account monthly.**
- 3. Annual Percentage Rates (APR).**
- a. The term "Annual Percentage Rate" may appear as "APR" on your statement.**
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.**
- c. If the code D (Dollar Rate), F (1-mo. LIBOR), or R (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.**
- d. Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed below that occur during the billing period. We reserve the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees on a later date.
- e. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you canceled your account. During this period, you may continue to use your account and you will not be charged membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) by the end of the 30-day period.
- f. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must pay all bills, cancel all preauthorized billing and checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge payment as an agreement to keep your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have made, however old they are, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether or not you agree on your account statement. If you do not close the account or they are incurred subsequent to your request to close the account, this may result in charges appearing on your account. You may request the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, and the merchant's charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be assessed on your account until the membership account balance has been paid in full as defined above.
- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to "deposit" your bill or to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, we will debit the funds from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
- (In Case Of Errors Or Questions About Your Bill)**
- If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of your bill. We will start our investigation no later than 30 days after we sent you your first bill on which the error or problem appeared. You can call our Customer Relations department, but doing so will not prevent you from filing a written request for more information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error. We will not start our investigation until we hear from you that our records show that you are unsure about. You do not have to pay any amount in question while we are investigating it, but you will have to pay the amount in question if we are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- † Special Rule For Credit Card Purchases**
- If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this right if the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or control the property or services, we will not accept this advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts**
- † Does not apply to business non-credit card accounts**
- Capital One supports information privacy protection: see our website at www.capitalone.com.
- © 2003 Capital One is a registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One
- OTCLBNA

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43883A

Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

Account Summary

Previous Balance	\$7,570.64
Payments, Credits and Adjustments	\$227.00
Transactions, including Monthly Bills	\$136.17
Finance Charges	\$89.87
New Balance	\$7,569.68
Minimum Amount Due	\$227.00
Payment Due Date	May 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$430.32
Credit Line for Cash	\$8,000
Available Credit for Cash	\$430.32

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To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

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Send inquiries to:
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VISA GOLD ACCOUNT

4791-2418-0061-8865

MAR 06 - APR 05, 2003

Page 1 of 1

Payments, Credits and Adjustments

1	17 MAR	PAYMENT RECEIVED - THANK YOU	\$227.00
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Transactions

2	17 MAR	RACEWAY995 08509952 CORDELE GA	\$21.30
3	26 MAR	FEDEX SHP 03/21/03 AB# 825-730786723 TN	24.69
4	27 MAR	MARUTI FOOD MART STATESVILLE NC	25.78
5	02 APR	SHEETZ #252 CLEARFIELD PA	20.50

Monthly Bills and Related Expenses

6	07 MAR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
7	02 APR	WWW*EARTHLINK.NET 800-719-4660 GA	21.95

Auto Rental Insurance: Coverage for collision damage or theft with card purchase of rental.*
Purchase Security with Extended Protection: 90-day theft or damage protection on most card purchases and doubles the manufacturer's written U.S. warranty up to one year on warranties of three years or less.* Go to www.visa.com/benefits or call 1-800-955-7070 now for complete benefit information. *Certain restrictions and conditions apply.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$847.76	.02904% F	10.60%	\$7.63
CASH	\$6,677.51	.03973% F	14.50%	\$82.24

ANNUAL PERCENTAGE RATE applied this period

14.06%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7569680227000227001

New Balance	\$7,569.68
Minimum Amount Due	\$227.00
Payment Due Date	May 05, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address @

#9009626671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

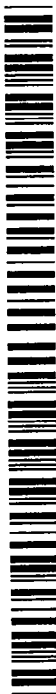
Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



ORR11 O 1400
2

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges. If you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New balance."
- b. Accounting Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
1. † Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
† Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One 01SLBBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

APR 06 - MAY 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,569.68
Payments, Credits and Adjustments	\$1,000.00
Transactions, including Monthly Bills	\$673.60
Finance Charges	\$87.75
New Balance	\$7,331.03
Minimum Amount Due	\$219.00
Payment Due Date	June 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$668.97
Credit Line for Cash	\$8,000
Available Credit for Cash	\$668.97

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	25 APR	PAYMENT RECEIVED - THANK YOU	\$1,000.00
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Transactions

2	07 APR	SHEETZ #252 CLEARFIELD PA	\$21.01
3	08 APR	KEN LONG MTRS 48155782 PHILLIPSBURG PA	36.59
4	09 APR	KEN LONG MTRS 48155782 PHILLIPSBURG PA	134.37
5	14 APR	WM SUPERCENTER CLEARFIELD PA	42.60
6	14 APR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	35.75
7	16 APR	SHEETZ #252 CLEARFIELD PA	50.00
8	16 APR	SHEETZ #252 CLEARFIELD PA	11.50
9	18 APR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	61.02
10	18 APR	SHEETZ #252 CLEARFIELD PA	10.25
11	22 APR	FEDEX SHP 04/16/03 AB# 833-229719543 TN	27.49
12	23 APR	OVERLIMIT FEE	29.00
13	30 APR	FEDEX SHP 04/17/03 AB# 791-355546596 TN	179.08
14	01 MAY	FEDEX SHP 04/28/03 AB# 823-972276809 TN	12.99

Monthly Bills and Related Expenses

15	03 MAY	WWW.EARTHLINK.NET 800-719-4660 CA	\$21.95
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$924.49	.02896% F	10.57%	\$8.03
CASH	\$6,703.61	.03964% F	14.47%	\$79.72

ANNUAL PERCENTAGE RATE applied this period

14.00%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7331031000000219007

New Balance \$7,331.03
Minimum Amount Due \$219.00
Payment Due Date June 05, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address

#9012626671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BORTOWN RD
WOODLAND PA 16881

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



059555

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
☒ Current Account Owner's Signature	Today's Date _____ / ____ / ____		



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234-11-

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
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- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
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5. Thawing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- 1.† Special Rule For Credit Card Purchases
If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One OILGLBAX

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name SS#	☐	☐	☐
2. Name SS#	☐	☐	☐
3. Name SS#	☐	☐	☐
4. Name SS#	☐	☐	☐
X Current Account Owner's Signature	Today's Date		



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2045

1. How To Avoid A Finance Charge.
 - a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
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 2. Average Daily Balance (Including New Purchases).
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
 3. Annual Percentage Rates (APR).
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicor Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
 4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
 5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- † Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
- † Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com. Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01GLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2003

Page 1 of 2

Account Summary

Previous Balance	\$7,677.24
Payments, Credits and Adjustments	\$230.00
Transactions, including Monthly Bills	\$263.69
Finance Charges	\$89.08
New Balance	\$7,800.01
Minimum Amount Due	\$234.00
Payment Due Date	August 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$199.99
Credit Line for Cash	\$8,000
Available Credit for Cash	\$199.99

Payments, Credits and Adjustments

1	25 JUN	PAYMENT RECEIVED - THANK YOU	\$230.00
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Transactions

2	12 JUN	FEDEX SHP 06/09/03 AB# 840-763303511 TN	\$12.34
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Monthly Bills and Related Expenses

3	20 JUN	VWH*R2288485 LANSBE VE 561-989-8574 FL	\$251.35
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5015
Richmond, VA 23285-5184

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	11.096.42	.023999% F	10.58%	\$9.54
CASH	\$6,683.35	.039679% F	14.48%	\$79.54

ANNUAL PERCENTAGE RATE applied this period

13.93%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7800010230000234006

New Balance \$7,800.01
Minimum Amount Due \$234.00
Payment Due Date August 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street _____ Apt. # _____
City _____ State _____ ZIP _____
Home Phone _____ Alternate Phone _____
Email Address _____ @ _____

#9018726671227115# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

STONE & WOOD INC
4791241800618865

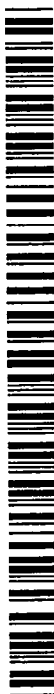


ACCESS AUTHORIZATION FORM



Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ SS.# _____	☐	☐	☐
2. Name _____ SS.# _____	☐	☐	☐
3. Name _____ SS.# _____	☐	☐	☐
4. Name _____ SS.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



05R11 O 1400

2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and now other charges if you pay your total "New Balance", in accordance with the important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replaced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (including the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Convention.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 90 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

"Do you take plastic?"



We Process the World's Transactions

It's a question customers ask all the time. And your answer can make the difference between a big sale and no sale.

As part of our continuing efforts to connect your business with successful companies, Capital One® is pleased to introduce you to NPC® and the affordable benefits of their merchant processing systems.

NPC's easy-to-use merchant processing systems offer many cost-effective advantages for your small business:

- ▶ *Easy-to-use equipment and faster transactions*
- ▶ *Decreased risk of bounced checks or collection issues*
- ▶ *Compatible with your existing up-to-date equipment*
- ▶ *Improved cash flow with funds deposited directly to your bank each day*
- ▶ *Monthly reporting statements available for better cash management*
- ▶ *Toll-free customer support, 24/7*

Are you ready when your customers pull out their credit cards?

Page 2 of 2

Credit cards are quickly becoming the preferred method of payment. Research even shows that customers who pay by credit card spend two-and-a-half times more in purchases than those without cards.

A national leader in merchant payment systems.

NPC is the second largest merchant processor in the U.S., giving you the ability to accept Visa®, MasterCard®, American Express®, Discover®, other cards and even online debits as forms of payment. Now you can give your customers the purchasing power they want and manage your business expenses with payment solutions from NPC.

Start saving now.

Call NPC at 1-877-217-9705 and save with discounted processing rates as low as 1.56% and transaction fees as low as **27 cents***. Once you apply over the phone, you can be up and running within 4-7 business days with your new merchant processing system or your updated existing point-of-sale equipment.

▶ ***Call NPC today at 1-877-217-9705!***

Please mention promo Code P137. Offer expires August 31, 2003.

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Capital One®
Small Business Services



200945

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Your Capital One business card is the key to extra low rates:

Services	Capital One & NPC
MasterCard & Visa	1.56% + \$0.27 per transaction*
Amex, Discover, Diner's Club®	\$0.15 per transaction
Set-up Fee	\$25
Equipment Purchase Cost (payment options available)	\$699
Monthly Statement Fee	\$6

As long as your Capital One business card account is current and not overlimit, NPC is extending to you the lowest rates offered to small business owners for fully qualified transactions.

*Based on card-swipe retail rate.

NPC processes over 20% of all bankcard transactions in the U.S. for over 500,000 merchants. These include leading companies such as Target®, Delta Air Lines®, Best Buy,SM OfficeMax® and more. Based in Louisville, Kentucky, NPC has been in business for over 30 years.

CapitalOne

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05R11 O

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Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2003

Page 1 of 2

Account Summary

Previous Balance	\$7,800.01
Payments, Credits and Adjustments	\$234.00
Transactions, including Monthly Bills	\$43.90
Finance Charges	\$90.99
New Balance	\$7,700.90
Minimum Amount Due	\$231.00
Payment Due Date	September 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$299.10
Credit Line for Cash	\$8,000
Available Credit for Cash	\$299.10

Payments, Credits and Adjustments

1	28 JUL	PAYMENT RECEIVED - THANK YOU	\$234.00
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Monthly Bills and Related Expenses

2	06 JUL	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
3	04 AUG	WWW*EARTHLINK.NET 800-719-4660 GA	21.95

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,106.41	.02847% F	10.39%	\$9.76
CASH	\$6,693.20	.03915% F	14.29%	\$81.23

ANNUAL PERCENTAGE RATE applied this period

13.74%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7700900234000231008

New Balance \$7,700.90
Minimum Amount Due \$231.00
Payment Due Date September 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street _____ Apt. # _____
City _____ State _____ ZIP _____
Home Phone _____ Alternate Phone _____
Email Address _____ @ _____

#9021826671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



051752

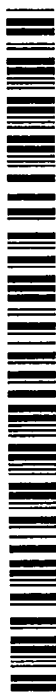


STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	/ / Today's Date		



05R12 O 1400
2-5

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To", we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To", we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
- If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
1. Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
- ‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
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Capital One 01GLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

1 sure way to grow your money

Looking for a fast, secure way to grow your money outside of the stock market? Then look no further. Capital One® has one sure way to help you grow your money safely—Certificates of Deposit (CDs). Rates on our CDs are among the highest in the nation.

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\$10,000

is all it takes to put your money to work for you.

Page 2 of 2

CDs

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CapitalOne®

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Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,700.90
Payments, Credits and Adjustments	\$30.88
Transactions, including Monthly Bills	\$260.51
Finance Charges	\$91.69
New Balance	\$8,022.22
Minimum Amount Due	\$470.00
Payment Due Date	October 04, 2003
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Attn: Remittance Processing
Capital One Services Capital One Services
P.O. Box 85184 P.O. Box 85015
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Important Account Information

Capital One is a proud sponsor of the 55th Annual Primetime Emmy Awards Telecast. Tune in Sunday, September 21st on FOX from 8-11 p.m. ET (7-10 p.m. CT) to see the talent you've enjoyed during the past season unite to celebrate another year of groundbreaking work in television. Capital One wants you to be a part of the excitement! Check out Capital One's ad in the September 12th issue of People Magazine or visit redcarpetweekend.com for more details.

Payments, Credits and Adjustments

1	26 AUG	CUMBERLAND TRUCK PARTS CREDIT	\$30.88-
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Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

2	12 AUG	BUILDERS SURPLUS-BIGLE BIGLER PA	\$141.84
3	16 AUG	FEDEX SHP 08/11/03 AB# 820-166140728 TN	13.83
4	25 AUG	CUMBERLAND TRUCK PARTS CLEARFIELD PA	30.88
5	26 AUG	SNAPPY'S CLEARFIELD PA	17.01
6	05 SEP	PAST DUE FEE	35.00

Monthly Bills and Related Expenses

7	02 SEP	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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You were assessed a past due fee of \$35.00 on 09/05/2003 because your minimum payment was not received by the due date of 09/05/2003. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,165.87	.02844% F	10.38%	\$10.28
CASH	\$6,712.77	.03912% F	14.28%	\$81.41

ANNUAL PERCENTAGE RATE applied this period

13.70%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 8022220234000470000

New Balance **\$8,022.22**
Minimum Amount Due **\$470.00**
Payment Due Date **October 04, 2003**
Total enclosed \$
Account Number: **4791-2418-0061-8865**

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052577

#9024926671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
4791241800618865



ACCESS AUTHORIZATION FORM



Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature			_____ Today's Date



05R12 O 1400

2-45

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and now other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted on or after that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

- your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
- Using Your Account.** Your card or account cannot be used in connection with any illicit gambling transactions.
- Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

3. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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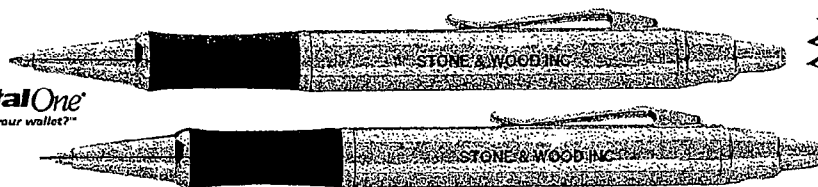
Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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☆ FREE Personalized Engraving ☆ NEW Comfort Grip ☆ FREE Gift Box ☆ 10-Year Limited Warranty

Please send me Monte Cristo Personalized Pen & Pencil set(s) according to the information I have provided on the reverse. Please charge my account \$9.95* plus \$3.95 shipping & handling per set and send to the address shown. I authorize Capital One to forward this coupon, which includes my account number for billing purposes, on my behalf to the company that provides this product.

For: STONE & WOOD INC 1219 BISHTOWN RD WOODLAND PA 16881-8622

Account number: 4791241800618865

Expires: ___/___/___

Signature: _____

(Valid only with full signature)

200678

To Order: Fill out back side of order form. Detach at perforation and return in your remittance envelope.

Capital One
Small Business Services

VISA GOLD ACCOUNT

4791-2418-0061-8865

SEP 06 - OCT 05, 2003

Page 1 of 2

Account Summary

Previous Balance	\$8,022.22
Payments, Credits and Adjustments	\$1,231.00
Transactions, including Monthly Bills	\$134.08
Finance Charges	\$83.79
New Balance	\$7,009.09
Minimum Amount Due	\$210.00
Payment Due Date	November 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$990.91
Credit Line for Cash	\$8,000
Available Credit for Cash	\$990.91

Payments, Credits and Adjustments

1	06 SEP	PAYMENT RECEIVED - THANK YOU	\$231.00-
2	17 SEP	PAYMENT RECEIVED - THANK YOU	1,000.00-

Transactions

3	06 SEP	FEDEX SHP 09/02/03 AB# 841-537621270 TN	\$43.12
4	06 SEP	FEDEX SHP 09/02/03 AB# 841-537621188 TN	43.12
5	13 SEP	FEDEX SHP 09/09/03 AB# 841-537621269 TN	25.89

Monthly Bills and Related Expenses

6	02 OCT	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

Cast your vote on capitalonebowl.com to help select the National Mascot of the Year from the 12 finalists, and be sure to tune in to ABC college football, ESPN, and ESPN2 to see this year's mascot commercials! This year's winner will be announced during the Capital One Bowl, which airs on ABC at 1:00p.m. ET on January 1st.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$638.63	.02847% P	10.39%	\$5.45
CASH	\$6,669.65	.03915% P	14.29%	\$78.34

ANNUAL PERCENTAGE RATE applied this period

13.95%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7009091000000210001

New Balance \$7,009.09
Minimum Amount Due \$210.00
Payment Due Date November 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

#9027826671227112# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052178

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

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- ~ Grandparents ~
- ~ Aunts/Uncles ~
- ~ Nieces/Nephews ~
- ~ Clients/Co-Workers ~
- ~ Friends ~

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You must be completely satisfied with your Pen & Pencil Set or you may return it within 30 days for full credit to J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55426

Engrave my Pen & Pencil Set(s) as specified below (maximum 28 letters, spaces and punctuation marks)

COLOR CHOICE

	GOLD	BLACK	BURGUNDY
Set 2: _____	☐	☐	☐
Set 3: _____	☐	☐	☐
Set 4: _____	☐	☐	☐
Set 5: _____	☐	☐	☐
Set 6: _____	☐	☐	☐
Set 7: _____	☐	☐	☐
Set 8: _____	☐	☐	☐

For additional sets, attach a separate sheet of paper with personalization information and color selections.

* Subject to credit approval. MN and IL residents add applicable sales tax. Please allow 3-5 weeks for delivery. Offer expires in 90 days. The merchandise featured in this offer and the offer itself are presented by J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55426-4519. J-O Direct, Inc., an independent company specializing in mail order sales, is solely responsible for the products offered and is not affiliated with Capital One. If not completely satisfied, you may return it to J-O Direct, Inc., at the above address for a full refund of the purchase price (including shipping and handling). By responding to this offer, you may be communicating information about yourself to J-O Direct, Inc., which provides this product—for example that you are a Capital One customer. © 2003 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

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23-5

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by the monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rate (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code O (Prime), F (1-mo. LIBOR) or Q (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you. If you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. † Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

"Do you take plastic?"



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As part of our continuing efforts to connect your business with successful companies, Capital One® is pleased to introduce you to NPC® and the affordable benefits of their merchant processing systems.

NPC's easy-to-use merchant processing systems offer many cost-effective advantages for your small business:

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- ▶ *Decreased risk of bounced checks or collection issues*
- ▶ *Compatible with your existing up-to-date equipment*
- ▶ *Improved cash flow with funds deposited directly to your bank each day*
- ▶ *Monthly reporting statements available for better cash management*
- ▶ *Toll-free customer support, 24/7*

Are you ready when your customers pull out their credit cards?

Page 2 of 2

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Research even shows that customers who pay by credit card spend two-and-a-half times more in purchases than those without cards.

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NPC is the second largest merchant processor in the U.S., giving you the ability to accept Visa®, MasterCard®, American Express®, Discover®, other cards and even online debits as forms of payment. Now you can give your customers the purchasing power they want and manage your business expenses with payment solutions from NPC.

Start saving now.

Call NPC at 1-877-217-9705 and save with discounted processing rates as low as 1.56% and transaction fees as low as 27 cents*. Once you apply over the phone, you can be up and running within 4-7 business days with your new merchant processing system or your updated existing point-of-sale equipment.

▶ ***Call NPC today at 1-877-217-9705!***

Please mention promo Code P139. Offer expires November 30, 2003.

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Capital One
Small Business Services



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Your Capital One business card is the key to extra low rates:

Services	Capital One & NPC
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Amex, Discover, Diner's Club®	\$0.15 per transaction
Set-up Fee	\$25
Equipment Purchase Cost (payment options available)	\$699
Monthly Statement Fee	\$6

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*Based on card-swipe retail rate.

NPC processes over 20% of all bankcard transactions in the U.S. for over 500,000 merchants. These include leading companies such as Target®, Delta Air Lines®, Best Buy,SM OfficeMax® and more. Based in Louisville, Kentucky, NPC has been in business for over 30 years.

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report and monitor my credit file at Equifax®. I authorize Capital One® to forward
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Signature (Required.)


Social Security Number (Required—only fill in the last four digits of your number.)

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WOODLAND PA 16881-8622

100000043828060

10780

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

OCT 06 - NOV 05, 2003
Page 1 of 1

Account Summary

Previous Balance	\$7,009.09
Payments, Credits and Adjustments	\$210.00
Transactions, including Monthly Bills	\$582.46
Finance Charges	\$101.12
New Balance	\$7,482.67
Minimum Amount Due	\$224.00
Payment Due Date	December 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$517.33
Credit Line for Cash	\$8,000
Available Credit for Cash	\$517.33

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1-800-867-0904

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Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	30 OCT	PAYMENT RECEIVED - THANK YOU	\$210.00
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Transactions

2	14 OCT	FEDEX SHP 10/09/03 AB# 843-387298878 TN	\$28.21
3	18 OCT	FEDEX SHP 10/14/03 AB# 841-739598081 TN	18.34
4	28 OCT	CLEARFIELD BK & TRUST CLEARFIELD PA	500.00
5	01 NOV	FEDEX SHP 10/23/03 AB# 844-355261930 TN	13.96
6	05 NOV	CASH ADVANCE FEE -- FINANCE CHARGE	15.00

Monthly Bills and Related Expenses

7	02 NOV	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$326.25	.02847% F	10.39%	\$2.88
CASH	\$6,858.92	.03915% F	14.29%	\$83.24

ANNUAL PERCENTAGE RATE applied this period

16.89%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7482670210000224008

New Balance	\$7,482.67
Minimum Amount Due	\$224.00
Payment Due Date	December 05, 2003

Total enclosed \$ 
Account Number: 4791-2418-0061-8865

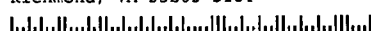
Please print mailing address and/or e-mail changes below using blue or black ink.

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City State ZIP
Home Phone Alternate Phone
Email Address @

#9031026671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



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The peace of mind you deserve.

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1. How To Avoid A Finance Charge.

- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account.

If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the 30-day period.

6. If You Close Your Account.

You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. ET. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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WILL YOU BE ONE OF THEM?

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Small Business Services

VISA GOLD ACCOUNT
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NOV 06 - DEC 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,482.67
Payments, Credits and Adjustments	\$224.00
Transactions, including Monthly Bills	\$443.25
Finance Charges	\$101.74
New Balance	\$7,803.66
Minimum Amount Due	\$234.00
Payment Due Date	January 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$196.34
Credit Line for Cash	\$8,000
Available Credit for Cash	\$196.34

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P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	03 DEC	PAYMENT RECEIVED - THANK YOU	\$224.00-
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Transactions

2	20 NOV	CLEARFIELD BK & TRUST CLEARFIELD PA	\$400.00
3	03 DEC	CUMBERLAND TRUCK PARTS 814-768-5680 PA	21.30
4	05 DEC	CASH ADVANCE FEE - FINANCE CHARGE	12.00

Monthly Bills and Related Expenses

5	02 DEC	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a Summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$293.23	0.2847% F	10.39%	\$2.50
CASH	\$7,428.21	0.3915% F	14.29%	\$87.24

ANNUAL PERCENTAGE RATE applied this period

15.81%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7803660224000234003

New Balance	\$7,803.66
Minimum Amount Due	\$234.00
Payment Due Date	January 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

054082

#9034026671227110# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

SIGN UP NOW FOR 3.9¢** PER MINUTE ... EVERY CALL ... EVERY DAY. [It only takes 60 seconds.]

This special rate* is brought to you by Capital One® and OneVoice Long Distance.
Start saving today. Call 1.800.833.1651. Or visit at www.covistaonevoice.com

Capital One®
what's in your wallet?™

OneVoice Long Distance

**3.9 cents per minute is for state to state calls. *Exclusive Offer - No monthly fee for Capital One customers.

OneVoice Long Distance, a product of Covista Communications, Inc., is solely responsible for this offer, and is not affiliated with Capital One. Capital One does not provide, endorse or guarantee and is not affiliated with any product or service shown here. Any trademarks mentioned herein are solely owned by the respective entity. All rights reserved. By responding to this offer, you may be communicating information about yourself to the company that provides this product—for example, that you are a Capital One customer.

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OSR16 O 1400
23

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. **Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. If you close your account, you can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day you receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. † Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other form.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

DEC 06, 2003 - JAN 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,803.66
Payments, Credits and Adjustments	\$0.00
Transactions, including Monthly Bills	\$79.14
Finance Charges	\$94.95
New Balance	\$7,977.75
Minimum Amount Due	\$473.00
Payment Due Date	February 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$22.25
Credit Line for Cash	\$8,000
Available Credit for Cash	\$22.25

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

1	20 DEC	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	\$11.11
2	20 DEC	SNAPPY'S CLEARFIELD PA	11.08
3	05 JAN	PAST DUE FEE	35.00

Monthly Bills and Related Expenses

4	04 JAN	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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You were assessed a past due fee of \$35.00 on 01/05/2004 because your minimum payment was not received by the due date of 01/05/2004. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$147.40	.02860% F	10.44%	\$2.19
CASH	\$7,615.65	.03929% F	14.34%	\$92.76

ANNUAL PERCENTAGE RATE applied this period

14.22%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

00000000 7 4791241800618865 05 7977750224000473002

New Balance **\$7,977.75**
Minimum Amount Due **\$473.00**
Payment Due Date **February 05, 2004**

Total enclosed \$
Account Number: **4791-2418-0061-8865**

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



052854

#9000626671227117# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	Today's Date _____ / _____ / _____		



OSR18 01400
234

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight difference between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
1. Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
- ‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O1GLBLK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use copies, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

GOLD VISA ACCOUNT
4791-2418-0061-8865

JAN 06 - FEB 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,977.75
Payments, Credits and Adjustments	\$483.00
Transactions, including Monthly Bills	\$31.95
Finance Charges	\$95.29
New Balance	\$7,621.99
Minimum Amount Due	\$228.00
Payment Due Date	March 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$378.01
Credit Line for Cash	\$8,000
Available Credit for Cash	\$378.01

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85184
P.O. Box 85184 P.O. Box 85015
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Important Account Information

This February Capital One is in the movies! Watch Ebert & Roeper to see their top movie picks and visit EbertandRoeper.tv to see how you can get involved and learn more about Roger Ebert's 6th Annual Overlooked Film Festival.

Payments, Credits and Adjustments

1 30 JAN Cap 1 PaybyPhonePmt AuthDate 30-JAN \$483.00

Transactions

2 30 JAN PAY-BY-PHONE FEE \$10.00

Monthly Bills and Related Expenses

3 02 FEB WWW*EARTHLINK.NET 800-719-4660 GA \$21.95

Capital One proudly supports the National Youth Anti-Drug Media Campaign. PARENTS. THE ANTI-DRUG. Stay Involved - Ask Questions. To get the FREE booklet, "Keeping Your Kids Drug-Free," call 1-800-788-2800 or visit www.TheAntiDrug.com

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$253.42	.02847% F	10.39%	\$2.24
CASH	\$7,666.76	.03915% F	14.29%	\$93.05

ANNUAL PERCENTAGE RATE applied this period

14.17%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7621990483000228008

New Balance \$7,621.99
Minimum Amount Due \$228.00
Payment Due Date March 05, 2004
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street _____ Apt. # _____
City _____ State _____ ZIP _____
Home Phone _____ Alternate Phone _____
Email Address _____@_____

#9003726671227112# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / _____ / _____		



OSR17 01400
294--9--

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 90 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase. Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

48984A

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2004

Page 1 of 2

Account Summary

Previous Balance	\$7,621.99
Payments, Credits and Adjustments	\$228.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$86.34
New Balance	\$7,502.28
Minimum Amount Due	\$225.00
Payment Due Date	April 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$497.72
Credit Line for Cash	\$8,000
Available Credit for Cash	\$497.72

Payments, Credits and Adjustments

1	01 MAR	CAPITAL ONE ONLINE ACH PAYMENT	\$228.00
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Monthly Bills and Related Expenses

2	03 MAR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$44.84	.02841% F	10.37%	\$37
CASH	\$7,531.87	.03910% F	14.27%	\$85.97

ANNUAL PERCENTAGE RATE applied this period

14.25%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7502280228000225001

New Balance	\$7,502.28
Minimum Amount Due	\$225.00
Payment Due Date	April 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

#9006626671227111# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622



Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



052980

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



05R14.0 1400
23-667

1. How To Avoid A Finance Charge.
† a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and now other charges if you pay your total "New Balance," in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accounting Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue on your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

† c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

† d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for such segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repetitive Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Capital One 01LGBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. ET. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Increase your sales
with NPC and enjoy

**\$500 in savings...
guaranteed!***

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NPC

We Process the World's Transactions

**Sign up with NPC
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- ▶ *Improved cash flow with funds deposited directly to your bank each day*
- ▶ *Monthly reporting statements available for better cash management*
- ▶ *Toll-free customer support, 24/7*



52980A

"Do you take plastic?"

It's a question customers ask all the time. And your answer can make the difference between a big sale or no sale at all.

With NPC's existing Capital One® Small Business customers could enjoy an affordable merchant processing system allowing you to accept credit cards and increase your cash flow.

Plus, when you sign up with NPC today, you'll automatically be enrolled in the Small Business Advantage program at no cost to you. As a member of Small Business Advantage, you'll have access to a host of small business discounts and exclusive savings. In fact, we guarantee a minimum of \$500 in annual savings or we'll pay the difference.*

Are you ready when your customers pull out their credit cards? ^{Page 2 of 2}

Credit cards are quickly becoming the preferred method of payment. Research even shows that customers who pay by credit card spend two-and-a-half times more in purchases than those without cards.

NPC is a national leader in merchant payment processing.

Sign up today and increase your profits with the ability to accept Visa®, MasterCard®, American Express®, Discover®, other cards and even online debits as forms of payment. Plus, NPC features **top-quality, state-of-the-art equipment by VeriFone®**, a market leader in card processing systems.

Start saving now.

Call NPC at 1-877-217-9705 and save with discounted processing rates as low as 1.56% and transaction fees as low as **0.27 cents****. Once you apply over the phone, you can be up and running within 4-7 business days with your new merchant processing system or your updated existing point-of-sale equipment.

Small Business Advantage.

With Small Business Advantage, you'll have access to these great benefits and more toward your \$500 Savings Guarantee:

- Save 30% on Overnight Delivery from Airborne Express™
- Save 10% on Computer Equipment Sales with IBM®
- Save 10-30% on Office Products from Pennywise®
- Save 40% on Long Distance
- Save 15% on Car Rental and Travel for business or personal travel
- Discounts on Business Equipment through Danka
- Check Collections and Check Processing Services

Call NPC today at 1-877-217-9705!

Please mention promo code P144. Offer expires March 30, 2004.

Your Capital One business card is the key to extra low rates:

Services	Capital One & NPC
MasterCard & Visa	1.56% + \$0.27 per transaction**
Amex, Discover, Diner's Club®	\$0.15 per transaction
Set-up Fee	\$25
Monthly Statement Fee	\$6
Small Business Advantage	FREE

As long as your Capital One business card account is current and not overlimit, NPC is extending to you the lowest rates offered to small business owners for fully qualified transactions.

Capital One® | small business™



NPC processes over 20% of all bankcard transactions in the U.S. for over 500,000 merchants. These include leading companies such as Target®, Delta Air Lines®, Best Buy®, OfficeMax® and more. Based in Louisville, Kentucky, NPC has been in business for over 30 years.

* Guaranteed \$500 in annual savings or NPC will pay Small business Advantage member the difference in savings. Claims made to receive payment for the dollar-amount difference requires proof of benefit usage and proof of purchase of any benefits used to demonstrate difference in savings. Any one-time benefit usage or combined usage may apply toward the \$500 annual savings guarantee, as long as retail receipts are retained and actual savings are demonstrated on receipts or in proof of purchase.

**Based on card-swipe retail rate.

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Capital One

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Capital One is not affiliated with National Processing Company (NPC) and NPC is solely responsible for all services provided. Capital One does not provide, endorse or guarantee any product or service shown here or found at www.NPC.net.



05R14 0

52980A

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,502.28
Payments, Credits and Adjustments	\$225.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$91.33
New Balance	\$7,390.56
Minimum Amount Due	\$221.00
Payment Due Date	May 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$609.44
Credit Line for Cash	\$8,000
Available Credit for Cash	\$609.44

Payments, Credits and Adjustments

1	05 APR	CAPITAL ONE ONLINE ACH PAYMENT	\$225.00
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Monthly Bills and Related Expenses

2	03 APR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$23.47	.02841% F	10.37%	\$1.21
CASH	\$7,517.80	.03910% F	14.27%	\$91.12

ANNUAL PERCENTAGE RATE applied this period

14.26%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7390560225000221008

Please print mailing address and/or e-mail changes below using blue or black ink.

New Balance	\$7,390.56
Minimum Amount Due	\$221.00
Payment Due Date	May 05, 2004
Total enclosed	\$
Account Number:	4791-2418-0061-8865

Street	Apt #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

053872

#9009726671227116# MAIL ID NUMBER
STONE & WOOD INC
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____			Today's Date _____/_____/_____



OSR14 O 1400
2045

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
 - b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repaid Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
1. † Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
1 Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01GLBLAK

53872A

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

APR 06 - MAY 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,390.56
Payments, Credits and Adjustments	\$221.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$86.99
New Balance	\$7,278.50
Minimum Amount Due	\$218.00
Payment Due Date	June 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$721.50
Credit Line for Cash	\$8,000
Available Credit for Cash	\$721.50

Payments, Credits and Adjustments

1	05 MAY	CAPITAL ONE ONLINE ACH PAYMENT	\$221.00-
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Monthly Bills and Related Expenses

2	02 MAY	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$24.23	.02838% F	10.34%	\$21
CASH	\$7,403.86	.03907% F	14.26%	\$86.78

ANNUAL PERCENTAGE RATE applied this period

14.25%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7278500221000218000

New Balance	\$7,278.50
Minimum Amount Due	\$218.00
Payment Due Date	June 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street _____ Apt. # _____
City _____ State _____ ZIP _____
Home Phone _____ Alternate Phone _____
Email Address _____

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052475



#9012726671227111# MAIL ID NUMBER
STONE & WOOD INC
1219 BISHTOWN RD
WOODLAND PA 16881-8622



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

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1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



OSR14 O 1400
23

1. How To Avoid A Finance Charge.
a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
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5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
+ † Special Rate For Credit Card Purchases
If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
† Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts
Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O1GLBLBAK

52475A

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

MAY 06 - JUN 05, 2004
Page 1 of 1

Account Summary

Previous Balance	\$7,278.50
Payments, Credits and Adjustments	\$0.00
Transactions	\$735.00
Finance Charges	\$117.92
New Balance	\$8,131.42
Minimum Amount Due	\$461.00
Payment Due Date	July 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

Payments, Credits and Adjustments

Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

1	07 MAY	CLEARFIELD BANK & TRUS CLEARFIELD PA	\$700.00
2	05 JUN	PAST DUE FEE	35.00
3	05 JUN	CASH ADVANCE FEE -- FINANCE CHARGE	21.00

You were assessed a past due fee of \$35.00 on 06/05/2004 because your minimum payment was not received by the due date of 06/05/2004. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85615
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	422.05	.02841% F	10.37%	\$4.19
CASH	\$7,980.53	.03910% F	14.27%	\$96.73

ANNUAL PERCENTAGE RATE applied this period

17.68%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8131420221000461000

New Balance \$8,131.42
Minimum Amount Due \$461.00
Payment Due Date July 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052512

#9015826671227116# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISH TOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618863

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____		



OSR14-01-400
234

1. How To Avoid A Finance Charge.

- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
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- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account.

If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

- a. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 90 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our office by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us from other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

Can make purchases on the account.



Please fill out Access Authorization Form on reverse

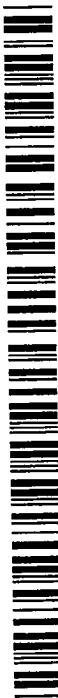
#9018826671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name SS#	☐	☐	☐
2. Name SS#	☐	☐	☐
3. Name SS#	☐	☐	☐
4. Name SS#	☐	☐	☐
X Current Account Owner's Signature			Today's Date



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- How To Avoid A Finance Charge.**
 - Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
 - Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.
 - Average Daily Balance (Including New Purchases).**
 - Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
 - Annual Percentage Rates (APR)**
 - The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - If the code P (Prime), L (2-mo. UBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - If the code D (Prime), F (1-mo. UBOR) or G (3-mo. UBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
 - Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
 - Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (including the membership fee) prior to the end of the thirty-day period.
 - If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from that merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notices About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- †, ‡ Special Rule For Credit Card Purchases**
If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts**
‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check, you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other form.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800613865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,874.42
Payments, Credits and Adjustments	\$236.00
Transactions	\$0.00
Finance Charges	\$97.23

New Balance	\$7,735.65
Minimum Amount Due	\$232.00
Payment Due Date	September 04, 2004

Total Credit Line	\$8,000
Total Available Credit	\$264.35
Credit Line for Cash	\$8,000
Available Credit for Cash	\$264.35

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85C15
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	03 AUG	CAPITAL ONE ONLINE ACH PAYMENT	\$236.00-
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$74.49	.02912% F	10.63%	\$4.67
CASH	\$7,824.15	.03981% F	14.53%	\$96.56

ANNUAL PERCENTAGE RATE applied this period

14.49%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7735650236000232005

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address		

New Balance	\$7,735.65
Minimum Amount Due	\$232.00
Payment Due Date	September 04, 2004
Total enclosed	\$
Account Number:	4791-2418-0061-8865

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

#9021926671227116# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



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1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accounting Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

In Case Of Errors Or Questions About Your Bill. If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.

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01LGLBAK

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



Account Summary

Previous Balance	\$7,735.65
Payments, Credits and Adjustments	\$232.00
Transactions, including Monthly Bills	\$43.90
Finance Charges	\$97.07
New Balance	\$7,644.62
Minimum Amount Due	\$229.00
Payment Due Date	October 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$355.38
Credit Line for Cash	\$8,000
Available Credit for Cash	\$355.38

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184
Capital One Services
P.O. Box 85C15
Richmond, VA 23285-5015

Important Account Information

Are you registered to vote in this year's general election? It's not too late! There's still time to register, so go for it. Your vote can make a difference this November. Call or visit your local voters' registration office or go to www.everyvotecounts2004.com to make sure your voice is heard. Every vote counts!

VISA ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2004

Page 1 of 1

Payments, Credits and Adjustments

1	02 SEP	CAPITAL ONE ONLINE ACH PAYMENT	\$232.00
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Monthly Bills and Related Expenses

2	05 AUG	WWW*EARTHLINK.NET 800-719-4660 CA	\$21.95
3	03 SEP	WWW*EARTHLINK.NET 800-719-4660 CA	21.95

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$24.15	.02962% F	10.81%	\$22
CASH	\$7,752.66	.04030% F	14.71%	\$96.85

ANNUAL PERCENTAGE RATE applied this period

14.70%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7644620232000229007

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address

New Balance \$7,644.62
Minimum Amount Due \$229.00
Payment Due Date October 05, 2004
Total enclosed \$
Account Number: 4791-2418-0061-8865

#9024926671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accounting Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge (1) from the date of the transaction or (2) from the date the transaction is processed to your Account or (3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advances, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to renew your account. If you do not renew your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

SEP 06 - OCT 05, 2004
Page 1 of 1

Account Summary

Previous Balance	\$7,644.62
Payments, Credits and Adjustments	\$229.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$93.34
New Balance	\$7,530.91
Minimum Amount Due	\$225.00
Payment Due Date	November 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$469.09
Credit Line for Cash	\$8,000
Available Credit for Cash	\$469.09

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
P.O. Box 85184 P.O. Box 85015
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Important Account Information

Want to make a difference this November? VOTE! Your vote is important, so get out there on November 2. Only you can make sure your voice is heard. Every vote counts!

Payments, Credits and Adjustments

1 01 OCT CAPITAL ONE ONLINE ACH PAYMENT \$229.00-

Monthly Bills and Related Expenses

2 04 OCT WWW*EARTHLINK.NET 800-719-4660 GA \$21.95

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$38.22	.03003% F	10.96%	\$.34
CASH	\$7,614.89	.04071% F	14.80%	\$93.00

ANNUAL PERCENTAGE RATE applied this period

14.84%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7530910229000225008

New Balance \$7,530.91
Minimum Amount Due \$225.00
Payment Due Date November 05, 2004
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

#9028026671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16861-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



020459

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the segment's daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appear on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replaced Monthly) appears on the front of your periodic statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

d. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

e. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. If you Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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2-45

20459S

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save on hundreds of IBM products and services because you are a Capital One® customer.

IBM ThinkPad R51 Notebook

Distinctive IBM Innovations:

- IBM Embedded Security Subsystem 2.0™ – Strongest security as a standard feature
- IBM Active Protection System – Airbag-like technology to help protect your hard drive
- IBM Rescue and Recovery™ with Rapid Restore – One-button recovery and restore solution

System Features:

- Intel Celeron M Processor 320 (1.30GHz)
- Microsoft Windows XP Professional®
- 14.1" XGA TFT display
- Intel Extreme Graphics 2
- 128MB DDR SDRAM

- 20GB* hard disk drive
- Ultrabay™ Enhanced CD-ROM
- WiFi Wireless Upgradable with IBM UltraConnect™ antenna*
- 1-yr system/battery limited warranty*

IBM Web Price: \$1049

Your Price: **\$945*** #288745U

IBM ThinkCentre™ A51p Desktop

Distinctive IBM Innovations:

- IBM Rescue and Recovery with Rapid Restore – One-button recovery and restore solution
- IBM Embedded Security Subsystem 2.0™ – Strongest security as a standard feature
- Access IBM – IBM help at your fingertips*

System Features:

- Intel® Pentium® 4 processor 520 with HT Technology (2.8GHz, 800MHz Front Side Bus)
- Microsoft Windows XP Professional
- 256MB DDR PC3200
- 40GB hard drive
- CD-ROM
- Integrated Broadcom Gigabit Ethernet

- Intel® PCI Express Graphics
- PC Doctor™ Diagnostics
- IBM USB Optical Mouse and Preferred Pro Keyboard
- SoundMax Audio and Jazz Intensity™ External Speakers
- Tool-less cover and hard drive removal
- Massive connectivity: 2 front, 6 rear USB 2.0 ports
- Norton AntiVirus with 90 days of virus definition updates
- Lotus® SmartSuite® Millennium license
- 3-yr parts limited warranty with 1-yr limited onsite service*

IBM Web Price: \$999

Your Price: **\$900** #842215U

Monitor not included

594100

1-800-426-7235, ext. 3552 ibm.com/businesscenter/capitaloneVISA ACCOUNT
4791-2418-0061-8865OCT 06 - NOV 05, 2004
Page 1 of 1

Account Summary

Previous Balance	\$7,530.91
Payments, Credits and Adjustments	\$225.00
Transactions, including Monthly Bills	\$475.29
Finance Charges	\$96.90
New Balance	\$7,878.10
Minimum Amount Due	\$236.00
Payment Due Date	December 04, 2004
Total Credit Line	\$8,000
Total Available Credit	\$121.90
Credit Line for Cash	\$8,000
Available Credit for Cash	\$121.90

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904Visit www.capitalone.com today to manage your account online and receive valuable offers.Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184Send inquiries to:
Capital One Services
P.O. Box 85215
Richmond, VA 23285-5015

Important Account Information

We would like to take this opportunity to inform you that we may report information about your account to credit bureaus. The reporting of your account information to credit bureaus contributes to your overall credit profile. Late payments, missed payments or other defaults on your account may also be reflected in your credit report.

Payments, Credits and Adjustments

1	26 OCT	CAPITAL ONE ONLINE ACH PAYMENT	\$225.00-
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Transactions

2	26 OCT	T. D. FABRICATING AND CLEARFIELD PA	\$342.42
3	26 OCT	CUMBERLAND TRUCK PARTS CLEARFIELD PA	12.34
4	30 OCT	LOWE'S #1010 DUBOIS PA	12.60
5	01 NOV	CUMBERLAND TRUCK PARTS CLEARFIELD PA	8.08
6	01 NOV	CARNS EQUIPMENT CO CLEARFIELD PA	77.90

Monthly Bills and Related Expenses

7	02 NOV	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$159.84	.03044% F	11.11%	\$1.51
CASH	\$7,483.30	.04112% F	15.01%	\$95.39

ANNUAL PERCENTAGE RATE applied this period

14.93%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7878100225000236007

New Balance **\$7,878.10**
 Minimum Amount Due **\$236.00**
 Payment Due Date **December 04, 2004**

Total enclosed \$
 Account Number: **4791-2418-0061-8865**

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
 City State ZIP
 Home Phone Alternate Phone
 Email Address

#9031126671227111# MAIL ID NUMBER
 STONE & WOOD INC
 JOHN B LANSBERRY
 1219 BISHTOWN RD
 WOODLAND PA 16801-8622

Capital One, F.S.B.
 P.O. Box 85184
 Richmond, VA 23285-5184

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OSR15 O 1400
23

1. How To Avoid A Finance Charge.

- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge (1) from the date of the transaction or (2) from the date the transaction is processed to your Account or (3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

- 3. **Annual Percentage Rates (APR).**
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- 4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of our customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- 5. **Transferring Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. Write me investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Capital One 01101BAK

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank. Please do not use the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

NOV 06 - DEC 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,878.10
Payments, Credits and Adjustments	\$236.00
Transactions, including Monthly Bills	\$36.03
Finance Charges	\$97.55
New Balance	\$7,775.68
Minimum Amount Due	\$233.00
Payment Due Date	January 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$224.32
Credit Line for Cash	\$8,000
Available Credit for Cash	\$224.32

Payments, Credits and Adjustments

1	03 DEC	CAPITAL ONE ONLINE ACH PAYMENT	\$236.00
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Transactions

2	10 NOV	TRACTOR-SUPPLY-CO #068 CLEARFIELD PA	\$14.08
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Monthly Bills and Related Expenses

3	03 DEC	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a Summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5015
Richmond, VA 23285-5184

Important Account Information

It's Capital One Bowl Week time again! Tune in to ESPN, ESPN2, and ABC starting December 14 for the best in post-season college football action, to see your favorite teams fight for bowl championships, and for college football's ultimate prize: the BCS National Championship. And on New Year's Day, be sure to tune in to ABC to watch the Capital One Bowl and see which mascot is crowned the Capital One National Mascot of the Year!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$481.38	.03104% F	11.33%	\$4.48
CASH	\$7,434.66	.04173% F	15.23%	\$93.07

ANNUAL PERCENTAGE RATE applied this period

14.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7775680236000233002

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

New Balance **\$7,775.68**
Minimum Amount Due **\$233.00**
Payment Due Date **January 05, 2005**

Total enclosed \$
Account Number: **4791-2418-0061-8865**

#9034026671227110# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



019719

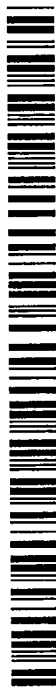
Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



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187195
24

1. How To Avoid A Finance Charge.
 - a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
 - b. Assessing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. In full (excluding the membership fee) prior to the end of the thirty-day period.
 - b. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

3. Annual Percentage Rates (APR).
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT) for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use stamps, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other form.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

DEC 06, 2004 - JAN 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$7,775.68
Payments, Credits and Adjustments	\$233.00
Transactions, including Monthly Bills	\$145.30
Finance Charges	\$102.24
New Balance	\$7,790.22
Minimum Amount Due	\$233.00
Payment Due Date	February 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$209.78
Credit Line for Cash	\$8,000
Available Credit for Cash	\$209.78

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5184
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Important Account Information

We would like to take this opportunity to inform you that we may report information about your account to credit bureaus. The reporting of your account information to credit bureaus contributes to your overall credit profile. Late payments, missed payments or other defaults on your account may also be reflected in your credit report.

Payments, Credits and Adjustments

1	03 JAN	CAPITAL ONE ONLINE ACH PAYMENT	\$233.00
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Transactions

2	14 DEC	EDS SAW SHOP CLEARFIELD PA	\$70.59
3	21 DEC	T. D. FABRICATING AND CLEARFIELD PA	\$0.00
4	21 DEC	T. D. FABRICATING AND CLEARFIELD PA	2.76

Monthly Bills and Related Expenses

5	03 JAN	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$469.18	.03178% F	11.60%	\$4.62
CASH	\$7,415.01	.04247% F	15.50%	\$97.62

ANNUAL PERCENTAGE RATE applied this period

15.27%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7790220233000233001

New Balance \$7,790.22
Minimum Amount Due \$233.00
Payment Due Date February 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Sweet Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

#9000626671227117# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	/ / Today's Date		



06R19 01400
52855A
2-48

1. How To Avoid A Finance Charge.

- † a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges. If you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. **Avoiding Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.
- † c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- † d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicator Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access device, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

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Buying your first home can be an exciting but complicated process. That's why we make it easier and more affordable than ever before. Just call 1-866-896-9596 and speak with one of our loan officers. Or, visit www.capitalonemortgage.com for helpful information and great tips. You can even apply online! With Capital One's low rates and no-hassle service, home is closer than you think.

Enjoy great value without the hassles.
Call about a Capital One mortgage today!

1-866-896-9596

Mon-Fri 8 a.m.-9 p.m. ET Sat 8 a.m.-5 p.m. ET
or apply online at www.capitalonemortgage.com

Your Reservation Number: 6402 046 628 9672



VISA ACCOUNT
4791-2418-0061-8865

JAN 06 - FEB 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$7,790.22
Payments, Credits and Adjustments	\$233.00
Transactions, including Monthly Bills	\$57.94
Finance Charges	\$102.34
New Balance	\$7,717.50
Minimum Amount Due	\$231.00
Payment Due Date	March 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$282.50
Credit Line for Cash	\$8,000
Available Credit for Cash	\$282.50

Payments, Credits and Adjustments

1	04 FEB	CAPITAL ONE ONLINE ACH PAYMENT	\$233.00
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Transactions

2	20 JAN	ELK POWER INC. 814-834-2065 PA	\$35.99
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Monthly Bills and Related Expenses

3	03 FEB	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$428.19	.03197% F	11.67%	\$4.24
CASH	\$7,418.29	.04266% F	15.57%	\$98.10

ANNUAL PERCENTAGE RATE applied this period

15.36%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7717500233000231008

New Balance \$7,717.50
Minimum Amount Due \$231.00
Payment Due Date March 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
E-mail Address

#9003726671227112# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



053429

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05R21 01400
53429A
24

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accounting Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code 2 or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you. If you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider a receipt of a change your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account as the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

3. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

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Buying your first home can be an exciting but complicated process. That's why we make it easier and more affordable than ever before. Just call 1-866-896-9596 and speak with one of our loan officers. Or, visit www.capitalonemortgage.com for helpful information and great tips. You can even apply online! With Capital One's low rates and no-hassle service, home is closer than you think.

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Mon-Fri 8 a.m.-9 p.m. ET Sat 8 a.m.-5 p.m. ET
or apply online at www.capitalonemortgage.com



Your Reservation Number: 6403 036 707 9185



Account Summary

Previous Balance	\$7,717.50
Payments, Credits and Adjustments	\$239.72
Transactions	\$121.38
Finance Charges	\$93.14
New Balance	\$7,692.30
Minimum Amount Due	\$230.00
Payment Due Date	April 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$307.70
Credit Line for Cash	\$8,000
Available Credit for Cash	\$307.70

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

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Attn: Remittance Processing Capital One Services
Capital One, F.S.B. P.O. Box 85015
P.O. Box 790217 P.O. Box 85015
St. Louis, MO 63179-0217 Richmond, VA 23285-5015

Important Account Information

Please review the important information enclosed with your statement and keep a copy for your records.

VISA ACCOUNT

4791-2418-0061-8865

FEB 06 - MAR 05, 2005

Page 1 of 1

Payments, Credits and Adjustments

1	21 FEB	CUMBERLAND TRUCK PARTS CREDIT	\$8.72-
2	04 MAR	CAPITAL ONE ONLINE ACH PAYMENT	231.00-

Transactions

3	21 FEB	CUMBERLAND TRUCK PARTS CLEARFIELD PA	\$64.79
4	24 FEB	CVS PHARMACY #1685 Q03 CLEARFIELD PA	46.67
5	24 FEB	J.J. POWELL, INC. CLEARFIELD PA	9.92

We will be changing how we allocate payments and credits to your account no sooner than your June 2005 billing period. As stated in your Customer Agreement, this may include allocation to balances with lower annual percentage rates (A.P.R.s) before balances with higher A.P.R.s. Please call the number on the back of your credit card if you have questions about the specific changes to your account.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$380.91	.03252% F	11.87%	\$3.47
CASH	\$7,411.09	.04321% F	15.77%	\$89.67

ANNUAL PERCENTAGE RATE applied this period

15.58%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7692300231000230005

New Balance \$7,692.30
Minimum Amount Due \$230.00
Payment Due Date April 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

052840

#9006526671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

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05R22-01400
52940A
2-67

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replaced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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010LBKX

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Let Capital One show you the way home.

Buying your first home can be an exciting but complicated process. That's why we make it easier and more affordable than ever before. Just call 1-866-896-9596 and speak with one of our loan officers. Or, visit www.capitalonemortgage.com for helpful information and great tips. You can even apply online! With Capital One's low rates and no-hassle service, home is closer than you think.

Enjoy great value without the hassles.
Call about a Capital One mortgage today!

1-866-896-9596

Mon-Fri 8 a.m.-9 p.m. ET Sat 8 a.m.-5 p.m. ET
or apply online at www.capitalonemortgage.com



Your Reservation Number: 6712 056 777 4725



VISA ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$7,692.30
Payments, Credits and Adjustments	\$230.00
Transactions, including Monthly Bills	\$287.82
Finance Charges	\$106.06
New Balance	\$7,856.18
Minimum Amount Due	\$235.00
Payment Due Date	May 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$143.82
Credit Line for Cash	\$8,000
Available Credit for Cash	\$143.82

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1 05 APR CAPITAL ONE ONLINE ACH PAYMENT \$230.00

Transactions

2 11 MAR CVS PHARMACY #1685 Q03 CLEARFIELD PA \$265.87

Monthly Bills and Related Expenses

3 06 MAR WWW*EARTHLINK.NET 800-719-4660 GA \$21.95

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$561.35	.03293% F	12.02%	\$5.73
CASH	\$7,419.52	.04362% F	15.92%	\$100.33

ANNUAL PERCENTAGE RATE applied this period

15.65%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7856180230000235009

New Balance \$7,856.18
Minimum Amount Due \$235.00
Payment Due Date May 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

#9009626671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

052813

This is not a commitment to lend. The loan offered here is a product of Capital One, F.S.B.

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05024 0 1400
52613...
34747...

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or H appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or you are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. † Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this prescription only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

APR 06 - MAY 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$7,856.18
Payments, Credits and Adjustments	\$0.00
Transactions, including Monthly Bills	\$161.70
Finance Charges	\$102.83

New Balance	\$8,120.71
Minimum Amount Due	\$478.00
Payment Due Date	June 04, 2005

Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

1	05 MAY	PAST DUE FEE	\$35.00
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Monthly Bills and Related Expenses

2	02 MAY	PROGRESSIVE INS 800-888-7764 OH	\$104.75
3	03 MAY	WWW.EARTHLINK.NET 800-719-4660 GA	21.95

****Important Notice**** During March and April of 2005, you should have received a copy of the updated Customer Agreement, which included the Arbitration Provision, for your account. Our records indicate that you opted out of the Arbitration Provision in 2001 and we wanted to inform you that your account is not subject to the terms set forth in the Arbitration Provision. Your account is, however, subject to all other terms included in the Customer Agreement.

You were assessed a past due fee of \$35.00 on 05/05/2005 because your minimum payment was not received by the due date of 05/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$503.44	.03326% F	12.14%	\$5.02
CASH	\$7,418.41	.04395% F	16.04%	\$97.81

ANNUAL PERCENTAGE RATE applied this period

15.79%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8120710230000478007

New Balance	\$8,120.71
Minimum Amount Due	\$478.00
Payment Due Date	June 04, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	

#9012626671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217



52629A

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618855

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____			Today's Date _____

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge (1) from the date of the transaction or (2) from the date the transaction is processed to your Account or (3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as

"APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you. If you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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05B23 O 1400
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2-1-00

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account temporarily suspended from future purchases and cash advances due to its past due status.

A good credit rating may help you get credit cards,
a cell phone or even a job.

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online account access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the payment coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

**60 DAYS
PAST DUE!**

TEMPORARILY
SUSPENDED

Capital One
what's in your wallet?



VISA ACCOUNT
4791-2418-0061-8865

MAY 06 - JUN 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,120.71
Payments, Credits and Adjustments	\$0.00
Transactions	\$64.00
Finance Charges	\$111.02
New Balance	\$8,295.73
Minimum Amount Due	\$726.00
Payment Due Date	July 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Transactions

1	06 MAY	OVERLIMIT FEE	\$29.00
2	05 JUN	PAST DUE FEE	35.00

Capital One is proud to support The Heart of America® Foundation, helping children learn to read, succeed, and make a difference in the world. In 2003, we gathered nearly \$1 million worth of books for children in need. To learn more about how you can help a child make reading a lifelong passion, visit www.heartofamerica.org.

Your account has recently been past due, overlimit, or has had a returned payment. While we reserve the right to increase your Annual Percentage Rate and Annual Membership Fee if you fail to maintain the terms of your account, we have chosen not to do so at this time as we value you as our customer and appreciate your business. Please keep your account in good standing in the future to enable us to provide you with the best possible rates and level of service.

You were assessed a past due fee of \$35.00 on 06/05/2005 because your minimum payment was not received by the due date of 06/04/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$684.11	.03386% F	12.36%	\$7.18
CASH	\$7,519.18	.04455% F	16.26%	\$103.84

ANNUAL PERCENTAGE RATE applied this period

15.93%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



00000000 7 4791241800618865 05 8295730230000726004

New Balance	\$8,295.73
Minimum Amount Due	\$726.00
Payment Due Date	July 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

#9015626671227110# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217



052840

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



05R24 O 1400
52840A
2-45

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as

"APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of

this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based

on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you.

These changes will be effective on the first day of your billing period covered by your periodic statement ending

in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your

statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may

vary monthly and may increase or decrease based on the

stated indices, as found in *The Wall Street Journal*, plus

the margin previously disclosed to you. These changes

will be effective on the first day of your billing period

each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees

listed here that occur during any billing period. Under the

terms of your customer agreement, we reserve the right to

waive or not to assess any fees without prior notification to

you without waiving our right to assess the same or similar

fees at a later time.

5. Renewing Your Account. If a membership fee

appears on the front of this statement, you have 30

days from the date this statement was mailed to you to

avoid paying the fee or to have such fee credited to you

if you cancel your account. During this period, you may

continue to use your account without having to pay the

membership fee. To cancel your account, you must

notify us by calling our Customer Relations Department

and pay your "New Balance" in full (including the

membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close

your account by calling our Customer Relations

Department. You must destroy your credit card(s) and

account access checks, cancel all preauthorized billing,

and cease using your account. If you do not cancel

preauthorized billing arrangements, we will consider

receipt of a charge your authorization to reopen your

account. Additionally, your account will not be closed

until you pay all amounts you owe us including: any

transactions you have authorized, finance charges, past

due fees, overlimit fees, returned payment fees, cash

advance fees and any other fees assessed to your

account. You are responsible for these amounts whether

they appear on your account at the time you request to

close the account or they are incurred subsequent to

your request to close the account. This may result in

charges appearing on your account after you have

requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card on account cannot be used in connection with any income-generating transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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website at www.capitalone.com.

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Capital One 01GLBAK

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

**Your account is temporarily suspended
from future purchases and cash
advances due to its past due status.**

**A good credit rating may help you get credit cards,
a cell phone or even a job.**

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online account access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the payment coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

**60 DAYS
PAST DUE!**

TEMPORARILY
SUSPENDED

Capital One
what's in your wallet?

048-0404



VISA ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$8,295.73
Payments, Credits and Adjustments	\$0.00
Transactions	\$64.00
Finance Charges	\$109.95
New Balance	\$8,469.68
Minimum Amount Due	\$980.00
Payment Due Date	August 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

Payments, Credits and Adjustments

Transactions

1	06 JUN	OVERLIMIT FEE	\$29.00
2	05 JUL	PAST DUE FEE	35.00

You were assessed a past due fee of \$35.00 on 07/05/2005 because your minimum payment was not received by the due date of 07/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$755.55	.03403% F	12.42%	\$7.71
CASH	\$7,622.20	.04471% F	16.32%	\$102.24

ANNUAL PERCENTAGE RATE applied this period

15.97%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8469680230000980002

New Balance \$8,469.68
Minimum Amount Due \$980.00
Payment Due Date August 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

#9018726671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

052971

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



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1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly**

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
- b. If the code P (Prime), L (3-mo. UBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.**
- c. If the code D (Prime), F (1-mo. UBOR) or G (3-mo. UBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.**

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- 5. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for those amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day you receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O1LGBLK

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your remittance center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account is temporarily suspended from future charges and cash advances due to its past due status.

A good credit rating can help you get credit cards, a cell phone or even a job.

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the remittance coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

PAST DUE!

TEMPORARILY
SUSPENDED

Capital One | what's in your wallet?

042-0605



VISA ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,469.68
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$116.90
New Balance	\$8,621.58
Minimum Amount Due	\$1,238.00
Payment Due Date	September 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

Payments, Credits and Adjustments

Transactions

1	05 AUG	PAST DUE FEE	\$35.00
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Your account has recently been past due, overlimit, or has had a returned payment. While we reserve the right to increase your Annual Percentage Rate and Annual Membership Fee if you fail to maintain the terms of your account, we have chosen not to do so at this time as we value you as our customer and appreciate your business. Please keep your account in good standing in the future to enable us to provide you with the best possible rates and level of service.

You were assessed a past due fee of \$35.00 on 08/05/2005 because your minimum payment was not received by the due date of 08/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$798.67	.03455% F	12.61%	\$8.55
CASH	\$7,727.44	.04523% F	16.51%	\$108.35

ANNUAL PERCENTAGE RATE applied this period

16.14%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8621580230001238007

New Balance \$8,621.58
Minimum Amount Due \$1,238.00
Payment Due Date September 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

052476

#9021826671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



05R22 O 1400
52475A
2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you owe.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account is **temporarily suspended** from future charges and cash advances due to its past due status.

A good credit rating can help you get credit cards, a cell phone or even a job.

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the remittance coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

PAST DUE!

TEMPORARILY
SUSPENDED

Capital One® what's in your wallet?

042-0605



VISA ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,621.58
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$120.55
New Balance	\$8,777.13
Minimum Amount Due	\$1,501.00
Payment Due Date	October 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One
Capital One, F.S.B.	P.O. Box 30285
P.O. Box 790217	SLC, UT 84130-0285
St. Louis, MO 63179-0217	

Important Account Information

Twelve unsung heroes of college athletics are competing for the honor of Capital One National Mascot of the Year - and you can help decide who wins! Each week, the mascots go head-to-head in competition, but only one will win the coveted title and \$10,000 for their school. Go to capitalone.com where you can vote daily for your favorite mascot - and don't forget to tune in to the Capital One Bowl on ABC on Monday, January 2, 2006, to see who wins!

Payments, Credits and Adjustments

Transactions

1	05 SEP	PAST DUE FEE	\$35.00
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You were assessed a past due fee of \$35.00 on 09/05/2005 because your minimum payment was not received by the due date of 09/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$842.52	.03515% F	12.83%	\$9.18
CASH	\$7,837.24	.04584% F	16.73%	\$111.37

ANNUAL PERCENTAGE RATE applied this period

16.35%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8777130230001501003

New Balance	\$8,777.13
Minimum Amount Due	\$1,501.00
Payment Due Date	October 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address	@	

#9024926671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



05R22 O 1400
144805
2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

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c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repaid Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. † Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

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† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account is about to charge off as a bad debt.

- We report an R9 rating to credit bureaus when an account charges off.
- Lenders and employers nationwide can access credit bureau reports.
- An R9 will limit our ability to offer you financial solutions.
- You will still be responsible for repaying the debt.

Good news – it's not too late.

- Call 1-800-955-6600 for payment options.
- Pay with our free Check by Phone service.
- If you have online account access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the remittance coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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045-0404



VISA ACCOUNT
 4791-2418-0061-8865

SEP 06 - OCT 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,777.13
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$119.50
New Balance	\$8,931.63
Minimum Amount Due	\$8,931.63
Payment Due Date	November 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

Payments, Credits and Adjustments

Transactions

1	05 OCT	PAST DUE FEE	\$35.00
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Your account has recently been past due, overlimit, or has had a returned payment. While we reserve the right to increase your Annual Percentage Rate and Annual Membership Fee if you fail to maintain the terms of your account, we have chosen not to do so at this time as we value you as our customer and appreciate your business. Please keep your account in good standing in the future to enable us to provide you with the best possible rates and level of service.

You were assessed a past due fee of \$35.00 on 10/05/2005 because your minimum payment was not received by the due date of 10/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
 Attn: Remittance Processing Capital One
 Capital One, F.S.B. P.O. Box 30285
 P.O. Box 790217 P.O. Box 30285
 St. Louis, MO 63179-0217 SLC, UT 84130-0285

Important Account Information

Twelve unsung heroes of college athletics are competing for the honor of Capital One National Mascot of the Year - and you can help decide who wins! Each week, the mascots go head-to-head in competition, but only one will win the coveted title and \$10,000 for their school. Go to capitalone.com where you can vote daily for your favorite mascot - and don't forget to tune in to the Capital One Bowl on ABC on Monday, January 2, 2006, to see who wins!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$886.82	.03548% F	12.95%	\$9.44
CASH	\$7,947.93	.04616% F	16.85%	\$110.06

ANNUAL PERCENTAGE RATE applied this period

16.46%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8931630230008931634

New Balance \$8,931.63
 Minimum Amount Due \$8,931.63
 Payment Due Date November 05, 2005
 Total enclosed \$
 Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
 City State ZIP
 Home Phone Alternate Phone
 Email Address

Capital One, F.S.B.
 P.O. Box 790217
 St. Louis, MO 63179-0217

014515

#9027926671227110# MAIL ID NUMBER
 STONE & WOOD INC
 JOHN B LANSBERRY
 1219 BISHTOWN RD
 WOODLAND PA 16881-8622

05R22 O 1400
14515S
2

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you. If you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2005 Capital One

OILGLBAX

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

OCT 06 - NOV 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,931.63
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$127.21
New Balance	\$9,093.84
Minimum Amount Due	\$9,093.84
Payment Due Date	December 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

Payments, Credits and Adjustments

Transactions

1	05 NOV	PAST DUE FEE	\$35.00
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You were assessed a past due fee of \$35.00 on 11/05/2005 because your minimum payment was not received by the due date of 11/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30235
SLC, UT 84130-0285

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$931.73	.03605% F	13.16%	\$10.41
CASH	\$8,061.29	.04674% F	17.00%	\$116.80

ANNUAL PERCENTAGE RATE applied this period

16.66%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 9093840230009093848

New Balance \$9,093.84
Minimum Amount Due \$9,093.84
Payment Due Date December 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

#9031026671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

STONE & WOOD INC

Account #: 4791241800618855

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____		

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

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c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

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5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rate For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01LSLBAK

OSR02 Z 1400
6955
2

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

1

PMCP16701/110605/05:50
11/05/05CYCLE # 05
PAGE 5130

BANKCARD STATEMENT INFORMATION

479124180-0618865 REFERENCE NUMBER
TRANS POST MAIL/ SIC TMP FLR LCS MEM MERCHANT DESCRIPTION

AMOUNT	DATE	PHONE	CODE	POST	CRB	ID
11-05	001					PAST DUE FEE
35.00	11 05		0 0	3		00000000
11-05	002					PURCHASE FINANCE CHARGE
10.41	11 05		0 0	3		00000000
11-05	003					CASH ADVANCE FINANCE CHARGE
116.80	11 05		0 0	1		00000000

CREDITS	PAYMTS	NEW-BAL	PREV-BAL MIN-PAYMT	CASH-ADV	PURCHASES	LIFE	FIN-CHG
STONE & WOOD INC							
JOHN B LANSBERRY			8,931.63	.00	35.00	.00	127.21
.00	.00	9,093.84	9,093.84				

1219 BISHTOWN RD

----- DEBIT ACT

DATES --- PA 16881-8622 CASH

WOODLAND PURCHASE SPL TRNSFR

611.47	.00	FIN CHG	10/26/2000	7,368.03
CREDIT LIMIT		8,000	BILL UNPAID FIN CHG	636.89
47.24	.00	MEM FEE	10/26/2000	
AVAILABLE CREDIT		.00	PREVIOUS BAL	8,004.92
658.71	.00	OL	08/01/2001	
OVERALL APR		16.66	AVG BAL	8,061.29
931.73	.00	PAST DUE	10/05/2005	
CASH LIMIT		8,000	FIN CHG	116.80
10.41	.00	RET CHECK	08/01/2001	
CASH AVAILABLE		.00	NEW BAL	8,121.72
972.12	.00			
TOTAL PAYMENTS, CREDITS, ADJUSTMENTS	.00		TOTAL TRANSACTIONS	35.00
SPL XFER LIMIT		SPL XFER AVAIL	.00	
BILLED UNPAID AMTS: PASTDUE	210.00	OVERLIMIT	58.00	RETURN CHK
MEMBER .00	CA FRONT END	.00	MISC	.00
CLIENT	03			

COMPANY	0019	BALANCE	APR	FC
BALANCE	APR	FC	----- MISCELLANEOUS -----	
ASSOCIATE	541	BAL MTHD 2	8,061.29	17.06
931.73	13.16	10.41		116.80
AFFINITY	004			
PRODUCT	14	DUE DATE	12/05/05	
SUB-PRODUCT	024	STMT CLOSE DT	11/05/05	
STATE-TERMS	44	PAST DUE NOTICE	0	
		CYCLE DAYS	31	
DISPUTE UNPAID PURCHASE BEG BAL:			0.00	DISPUTE UNPAID SPL TRNSFR BEG
BAL:	0.00			

N00000019293114_A049_20081111_20051107_stmt.txt
DISPUTE UNPAID PURCHASE END BAL: 0.00 DISPUTE UNPAID SPL TRNSFR END
BAL: 0.00
DNM: Z

PRE-SELECTED

4171565526733 003 003

This offer is reserved for:

Stone & Wood Inc
Attn: John Lansberry
RR 2
Woodland, PA 16881-9802



Please cross out and change business name and address if necessary.

Offer Expires: November 3, 2000

To avoid delays, please print clearly in black or blue ink.

APPLICATION

Legal Structure of Business: (check one)

- S. ☐ Sole Proprietorship C. ☒ Corporation P. ☐ Partnership
X. ☐ Non-Profit Corporation L. ☐ Limited Liability Company M. ☐ Other

Authorizing Signatory must be one of the following: (check one)

1. ☐ Owner 2. ☐ Partner 3. ☒ President 4. ☐ Vice President 5. ☐ Treasurer 6. ☐ Other

Authorizing Signatory
Social Security Number

1191-4131-461711

Authorizing Signatory
Date of Birth

110 07 43

Authorizing Signatory Name as you'd like it to appear on the card^{††} Please print.

First Name

JOHN

MI

B

Last Name

LANSBERRY

Home Address

RD #2 PO #331C

Apt. No.

City

WOODLAND

State

PA

ZIP

1168811

Home Phone

(814) 857-7085

Business Phone

(814) 857-7621

Legal

Business Name

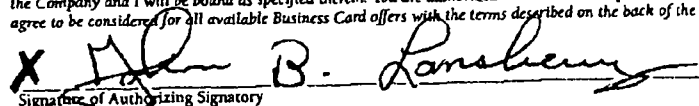
(up to 40 characters)

STONE & WOOD INC

^{††} Only the authorizing signatory can access account information. Additional cards may be issued once the account is activated.

PLEASE SIGN HERE

On behalf of the Company and myself, I have read the Important Disclosures and Terms of Offer on the back of the letter, and I agree on behalf of the Company and myself that the Company and I will be bound as specified therein. You are authorized to check the Company's (and my) credit record and my employment history. The Company and I agree to be considered for all available Business Card offers with the terms described on the back of the letter.

X 
Signature of Authorizing Signatory

9/28/00
Date

4171-3



1246

4171565526733 003 003

BIG BENEFITS for your business

- Is workers' compensation eating into your profits?
- Do you have access to group health insurance that your bottom line can afford?

See the reverse for the solution to your problems ►



CapitalOne[®]

Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

NOV 06 - DEC 05, 2001
Page 1 of 1

Account Summary

Previous Balance	\$1,365.08
Payments, Credits and Adjustments	\$1,365.08
Transactions	\$1,310.71
Finance Charges	\$0.00
New Balance	\$1,310.71
Minimum Amount Due	\$39.00
Payment Due Date	January 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$4,689.29
Credit Line for Cash	\$6,000
Available Credit for Cash	\$4,689.29

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0994

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1 03 DEC	PAYMENT RECEIVED - THANK YOU	\$1,365.08-
----------	------------------------------	-------------

Transactions

2 02 NOV	QUALITY FARM & FLEET 7 CLEARFIELD PA	\$5.97
3 05 NOV	SHEETZ #252 CLEARFIELD PA	50.00
4 05 NOV	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	27.77
5 05 NOV	SHEETZ #252 CLEARFIELD PA	12.60
6 08 NOV	QUALITY FARM & FLEET 7 CLEARFIELD PA	29.99
7 08 NOV	CUMBERLAND TRUCK PARTS CLEARFIELD PA	83.00
8 08 NOV	T D FABRICATING & WELD CLEARFIELD PA	78.13
9 12 NOV	USAIRWAYS 0371506401 MANKATO MN	368.25
10 12 NOV	AGENT FEE 8908146897 MANKATO MN	15.00
11 19 NOV	SUNBELT AC EXPOSITION MOULTRIE GA	640.00

****Important Notice**** Recently, you received a letter from Capital One containing an important legal notice about a change to your Customer Agreement to add an arbitration provision. Please review the arbitration provision carefully as it affects your rights.

Important Account Information

Capital One, ESPN, and ABC Sports are taking to the gridiron this season. Tune in every week for great college football and the Capital One Halfway Show. Then on New Year's Day, be sure to watch the Capital One Florida Citrus Bowl in which two of America's top college teams compete in their final game of the season. It's football action you won't want to miss-so be sure to check your local listings for games and times.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03162% F	11.54%	\$0.00
CASH	\$0.00	.04230% F	15.44%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

23958A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne[®]

0000000 7 4791241800618865 05 1310711365080039001

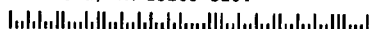
New Balance \$1,310.71
Minimum Amount Due \$39.00
Payment Due Date January 05, 2002

Total enclosed \$

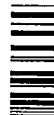
Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



023958



#9034026671227110# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Help  bottom line and get administrative relief for  your company!

Call a TeamStaff SB representative today at 1-888-257-5572.

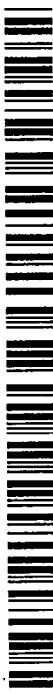
(Refer to Promo Code K102)



This is a special offer for Capital One® Small Business cardholders. Capital One is not affiliated with TeamStaff SB, and TeamStaff SB is solely responsible for all services provided. Capital One does not provide, legally endorse or guarantee any product or service shown here or found at www.teamstaff.com.

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FL license number FGL0000085/TeamStaff, Inc.



OSR21 O 1400
23-7-10-

1. How To Avoid A Finance Charge.
 - a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
 - b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
 2. Average Daily Balance (Including New Purchases).
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
 3. Annual Percentage Rates (APR).
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicord Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
 4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
 5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
 7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
 8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. Write us investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- † Special Rule For Credit Card Purchases
If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
† Does not apply to business non-credit card accounts
Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One O1GLBLAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

BIG BENEFITS for your business

- Is workers' compensation eating into your profits?
- Do you have access to group health insurance that your bottom line can afford?

See the reverse for the solution to your problems ►



CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

DEC 06, 2001 - JAN 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$1,310.71
Payments, Credits and Adjustments	\$1,310.71
Transactions	\$90.96
Finance Charges	\$0.00
New Balance	\$90.96
Minimum Amount Due	\$10.00
Payment Due Date	February 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,909.04
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,909.04

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	02 JAN	PAYMENT RECEIVED - THANK YOU	\$1,310.71-
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Transactions

2	19 DEC	SHEETZ #252 CLEARFIELD PA	\$14.10
3	19 DEC	QUALITY FARM & FLEET 7 CLEARFIELD PA	76.86

Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03112% F	11.36%	\$0.00
CASH	\$0.00	.04181% F	15.26%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

30190A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 0090961310710010001

New Balance	\$90.96
Minimum Amount Due	\$10.00
Payment Due Date	February 05, 2002
Total enclosed \$	

Please print address changes below using blue or black ink.

Street	Apt. #
City	State
Home Phone	Alternate Phone
ZIP	

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



00190



#9000626671227117# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Help you bottom line and get administrative relief for your company!

Call a TeamStaff SB representative today at 1-888-257-5572.

(Refer to Promo Code K104)



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FL license number #GL0000085/Teamstaff, Inc.

06R20 O 1400
23-8-11-

1. How To Avoid A Finance Charge.
 - a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
 - b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
 2. Average Daily Balance (Including New Purchases).
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advances, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted on or after that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on its daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
 3. Annual Percentage Rates (APR).
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
 4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
 5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notices About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
3. † Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
† Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O1LGLBAK

30190A

Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

CapitalOne® Business Cardholder ...
A Premium Kwik Stamp Is Reserved
For Your Business!

The Address Stamp That Lasts!

- 50,000 impressions
- Self-inking ... No more messy ink pads!

Order Additional Stamps For:

- Bank deposits
- Fax & phone numbers
- E-mail addresses

☐ Please send me a Kwik Stamp® using my business name and address as it appears on my statement and ship to that address. Please charge my Capital One® account number: 4791-2418-0061-8865

CapitalOne®
Small Business Services

Signature _____ (Valid only with full signature) 299153

Order additional Kwik Stamps on back. ■ Detach at perforation and return in your remittance envelope.



STONE & WOOD INC
 JOHN B LANSBERRY
 RD #2 PO #331C
 WOODLAND PA 16881-9802

016-0202

CapitalOne®
Small Business Services

VISA GOLD ACCOUNT
 4791-2418-0061-8865

JAN 06 - FEB 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$90.96
Payments, Credits and Adjustments	\$90.96
Transactions	\$226.53
Finance Charges	\$0.00
New Balance	\$226.53
Minimum Amount Due	\$10.00
Payment Due Date	March 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,773.47
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,773.47

At your service

To call Customer Relations or to report a lost or stolen card:
 1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

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 Richmond, VA 23285-5184

Send inquiries to:
 Capital One Services
 P.O. Box 85015
 Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	31 JAN	PAYMENT RECEIVED - THANK YOU	\$90.96-
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Transactions

2	07 JAN	SHEETZ #252 CLEARFIELD PA	\$9.00
3	07 JAN	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	28.00
4	30 JAN	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	59.55
5	30 JAN	WM SUPERCENTER CLEARFIELD PA	4.21
6	30 JAN	CVS #1685 CLEARFIELD PA	5.58
7	31 JAN	QUALITY FARM & FLEET 7 CLEARFIELD PA	120.19

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03052% F	11.14%	\$0.00
CASH	\$0.00	.04121% F	15.04%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

30714A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne®

0000000 7 4791241800618865 05 0226530090960010008

New Balance	\$226.53
Minimum Amount Due	\$10.00
Payment Due Date	March 05, 2002

Total enclosed \$

Please print address changes below using blue or black ink.

Street _____ Apt. # _____
 City _____ State _____ ZIP _____
 Home Phone _____ Alternate Phone _____

Capital One, F.S.B.
 P.O. Box 85184
 Richmond, VA 23285-5184



030714



#9003726671227112# MAIL ID NUMBER
 STONE & WOOD INC
 JOHN B LANSBERRY
 RD #2 PO #331C
 WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Exampes:

FOR DEPOSIT ONLY
YOUR BANK NAME
YOUR NAME
ACCT: # 123-4567

ABC TRAVEL
123 MAIN STREET
ANYTOWN, CA 12345
PHONE: 123-555-1234
FAX: 123-555-4321

Ship to (if different from address)	Please print.
Business Name	
Name	
Address	
City	State ZIP
Business/Daytime Phone ()	

Imprint Information: I've printed the information exactly as I would like it to appear on my Kwik Stamp(s). Maximum of 32 letters and spaces per line.

Stamp 1	Stamp 2
Line 1	Line 1
Line 2	Line 2
Line 3	Line 3
Line 4	Line 4
Line 5	Line 5

*Subject to credit approval. MN and IL residents add applicable sales tax. Please allow 3-5 weeks for delivery. The merchandise in this offer and the offer itself are presented by J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55426-4519. J-O Direct, Inc. is not affiliated with Capital One and is solely responsible for its products and services. Offer expires 90 days from receipt. ©2002 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.



05R23 01400
23-5-9...

- How To Avoid A Finance Charge.**
 - Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
 - Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.
 - Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.
- Average Daily Balance (Including New Purchases).**
 - Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly
- periodic rate.** To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
- Annual Percentage Rates (APR).**
 - The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for those amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
- Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of the statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Start accessing your
account online ...
starting now!



Register today at
www.capitalone.com.

Capital One
what's in your wallet?™

With Capital One® Online Account Services, getting account information and making payments is a snap (give or take a few clicks). Just look at all the **FREE** benefits you'll enjoy:

- View your account statement online
- Pay your Capital One bills online
- Check your account balance and available credit
- Receive an e-mail update when your statement is available online

Plus, while you're online with us, take advantage of other special offers developed especially for Capital One cardholders.

To get even more out of your account, see reverse! ➤

016-0302

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$226.53
Payments, Credits and Adjustments	\$226.53
Transactions, including Monthly Bills	\$798.02
Finance Charges	\$0.00
New Balance	\$798.02
Minimum Amount Due	\$23.00
Payment Due Date	April 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,201.98
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,201.98

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	22 FEB	PAYMENT RECEIVED - THANK YOU	\$226.53-
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Transactions

2	06 FEB	THE HITE COMPANY CLEARFIELD PA	\$99.48
3	09 FEB	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	21.18
4	13 FEB	FEDEX SHP 02/08/02 AB# 792-485788394 TN	44.97
5	15 FEB	SHEETZ #252 CLEARFIELD PA	6.00
6	15 FEB	SHEETZ #252 CLEARFIELD PA	21.25
7	15 FEB	T D FABRICATING & WELD CLEARFIELD PA	69.52
8	20 FEB	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	42.29
9	21 FEB	GLOBE ELECTRIC CO PITTSBURGH PA	23.57
10	27 FEB	FEDEX SHP 02/22/02 AB# 831-935214079 TN	34.30
11	27 FEB	FEDEX SHP 02/22/02 AB# 831-935214080 TN	22.95
12	27 FEB	FEDEX SHP 02/22/02 AB# 831-935214068 TN	24.30
13	27 FEB	FEDEX SHP 02/22/02 AB# 831-951276246 TN	22.05

Monthly Bills and Related Expenses

14	05 FEB	WWW*EARTHLINK.NET 800-719-4660 GA	\$218.80
15	12 FEB	SPRINT LDD PMT BSC S 800-877-8586 TX	147.36

Important Account Information

IMPORTANT INFORMATION: Please see the new section, "Temporary Reduction in Finance Charge," on the reverse for important information regarding your account with Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$.00	.03047% F	11.12%	\$.00
CASH	\$.00	.04115% F	15.02%	\$.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 0798020226530023001

New Balance	\$798.02
Minimum Amount Due	\$23.00
Payment Due Date	April 05, 2002

Total enclosed

年

Please print address changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	

#9006526671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



033383



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Send us your e-mail address ... and help Capital One serve you better.



Giving us your e-mail address means getting the most out of your Capital One account. You'll receive important account updates, gain access to our latest services and get exclusive Capital One offers—instantly. Even if you've previously given us your e-mail address, please detach and return this completed form with your next payment so we can update our records.

Your current e-mail address: _____

Please print clearly in blue or black ink. Your address should include an "@" sign and cannot contain any blank spaces. A "." should have its own space.

Name: STONE & WOOD INC

Account #: 4791241800618865

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<http://www.capitalone.com/parent/legal/privacy.shtml>.

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05625 0 1400
2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges. If you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date, there is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repetitive Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

d. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

e. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

f. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

g. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

h. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 90 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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account online ...
starting now!



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www.capitalone.com.

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- Pay your Capital One bills online
- Check your account balance and available credit
- Receive an e-mail update when your statement is available online

Plus, while you're online with us, take advantage of other special offers developed especially for Capital One cardholders.

To get even more out of your account, see reverse! ➤

016-0302

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$798.02
Payments, Credits and Adjustments	\$798.02
Transactions	\$466.85
Finance Charges	\$0.00
New Balance	\$466.85
Minimum Amount Due	\$14.00
Payment Due Date	May 04, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,533.15
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,533.15

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

Auto Rental Insurance-Receive auto rental coverage at no cost for damage due to collision or theft. Effective 3/01/02, losses as a result of fire, hail, lightning, flood, or other weather-related causes are covered. Purchase Security with Extended Protection-Automatically protects most card purchases against theft or damage for 90 days and doubles the manufacturer's warranty up to one year. Certain restrictions and conditions apply. Go to www.visa.com/benefits or call 1-800-595-9928 now for complete benefit information.

Payments, Credits and Adjustments

1	03 APR	PAYMENT RECEIVED - THANK YOU	\$798.02
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Transactions

2	08 MAR	SHEETZ #064 PHILLIPSBURG PA	\$15.50
3	08 MAR	EXXONMOBIL75 29140027 PORT MATILDA PA	11.00
4	11 MAR	CUMBERLAND TRUCK PARTS CLEARFIELD PA	9.59
5	12 MAR	AMICK ASSOCIATES INC 4124291212 PA	100.93
6	13 MAR	SHEETZ #252 CLEARFIELD PA	35.02
7	13 MAR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	221.08
8	13 MAR	SHEETZ #252 CLEARFIELD PA	20.00
9	23 MAR	FEDEX SHP 03/18/02 AB# 790-346351990 TN	8.81
10	01 APR	FEDEX SHP 03/26/02 AB# 791-802394765 TN	8.81
11	04 APR	FEDEX SHP 04/02/02 AB# 802-044068309 TN	36.11

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03055% F	11.15%	\$0.00
CASH	\$0.00	.04123% F	15.05%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 0466850798020014003

New Balance \$466.85
Minimum Amount Due \$14.00
Payment Due Date May 04, 2002

Total enclosed \$

Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

#9009626671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



045489



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Giving us your e-mail address means getting the most out of your Capital One account. You'll receive important account updates, gain access to our latest services and get exclusive Capital One offers—instantly. Even if you've previously given us your e-mail address, please detach and return this completed form with your next payment so we can update our records.

Your current e-mail address: _____

Please print clearly in blue or black ink. Your address should include an "@" sign and cannot contain any blank spaces. A "." should have its own space.

Name: **STONE & WOOD INC**

Account #: **4791241800618865**

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<http://www.capitalone.com/parent/legal/privacy.shtml>.

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2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accounting Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repaid Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we received the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversions.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

1 Does not apply to business non-credit card accounts

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Capital One 01UGLBAK

Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

24-KT. PLATINUM-PLATED

Magnetic Bracelet

WITH COPPER

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• Increase energy • Relieve pain • Accelerate healing

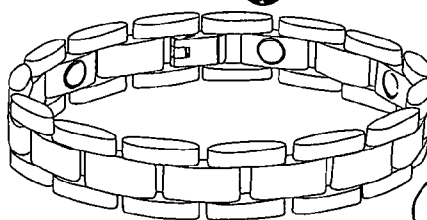
Please send me ☐ 7 1/2" and/or ☐ 9" Magnetic Bracelet(s) for \$19.95* plus \$3.95 shipping and handling for each, and send to the address shown.

Please charge my Capital One® account number: 4791-2418-0061-8865

I authorize Capital One to forward this coupon, which includes my account number for billing purposes, on my behalf to the company that provides this product.

Signature _____ (Valid only with full signature) 299141

Detach at perforation and return in your remittance envelope.



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Capital One

Small Business Services

VISA GOLD ACCOUNT

4791-2418-0061-8865

APR 06 - MAY 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$466.85
Payments, Credits and Adjustments	\$466.85
Transactions, including Monthly Bills	\$733.53
Finance Charges	\$0.00
New Balance	\$733.53
Minimum Amount Due	\$22.00
Payment Due Date	June 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$5,266.47
Credit Line for Cash	\$6,000
Available Credit for Cash	\$5,266.47

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1-800-867-0904

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Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

Capital One is a proud sponsor of the American Film Institute's CBS primetime special presentation - AFI's 100 YEARS-100 PASSIONS. If you love movies, tune in to CBS, Tuesday, June 11 from 8-11 PM (ET/PT) 7-10 PM (CT), as AFI counts down the 100 greatest love stories from the past 100 years of filmmaking. Which of your favorite films will be honored? Could it be THE WAY WE WERE, WEST SIDE STORY, CASABLANCA, PRETTY WOMAN, SLEEPLESS IN SEATTLE or another one of your favorites? You'll have to watch to find out. Don't miss it!

Payments, Credits and Adjustments

1 02 MAY PAYMENT RECEIVED - THANK YOU \$466.85-

Transactions

2 15 APR	FEDEX SHP 04/11/02 AB# 791-814343724 TN	\$10.61
3 16 APR	T D FABRICATING & WELD CLEARFIELD PA	141.24
4 19 APR	WM SUPERCENTER CLEARFIELD PA	16.88
5 23 APR	SHEETZ #252 CLEARFIELD PA	20.25
6 23 APR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	133.22
7 23 APR	T D FABRICATING & WELD CLEARFIELD PA	158.34
8 29 APR	SHEETZ #252 CLEARFIELD PA	14.50
9 29 APR	84-LUMBER #0292 WOODLAND PA	11.43
10 29 APR	CLEARFIELD TRUE VALUE CLEARFIELD PA	5.51
11 29 APR	WM SUPERCENTER CLEARFIELD PA	27.83

Monthly Bills and Related Expenses

12 26 APR PRG*AUTO 800-888-7764 800-888-7764 OH \$193.72

As of June 1, 2002, payments made on your account will first be applied to finance charges and fees, then to the Purchase segment, next, to the Cash Advance segment and lastly to the Special Transfer segment of your account.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.03052% F	11.14%	\$0.00
CASH	\$0.00	.04121% F	15.04%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

36758A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 0733530466850022009

New Balance \$733.53
Minimum Amount Due \$22.00
Payment Due Date June 05, 2002
Total enclosed \$

Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



036758

#9012526671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

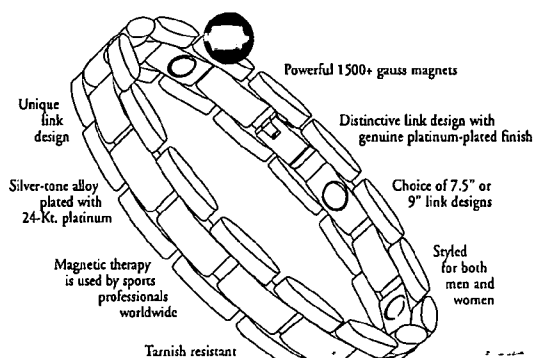
Great look feel ...

24-KT. PLATINUM-PLATED
Magnetic Bracelets
 WITH COPPER

Theory of Magnetic Healing—

It is said that the magnetic field attracts and repels charged particles in the blood, creating movement and heat. Many believe this process helps accelerate healing.

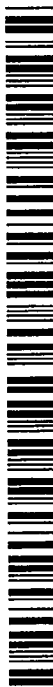
Have you heard?—Magnetic therapy is used by sports professionals worldwide!



*Subject to credit approval. MN and IL residents add applicable sales tax. Please allow 3-5 weeks for delivery. Offer expires in 90 days.

**You must be completely satisfied with your Magnet Bracelet(s) or return it within 30 days for your money back.

The merchandise featured in this offer is offered by J-O Direct, Inc., which is solely responsible for the product. J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55426-4519 is not affiliated with Capital One and is solely responsible for its products and services. Caution: Not for use by individuals fitted with cardiac pacemakers, internal defibrillators and/or pregnant women. Nothing in this coupon should be taken as an express or implied claim regarding the medical or health impact of this product. © 2002 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.



1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance," in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

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c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

d. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

e. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

f. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
 (In Case Of Errors Or Questions About Your Bill)
 If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. † Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Use this Capital
Check to Make
a Purchase
or Transfer a
Balance at Your
Current Purchase
Rate!

No
Transaction Fee!

Easy Access To
Your Credit Line!

* Please see important information below
check on reverse.

STONE & WOOD INC
RD #2 PO #331C
WOODLAND PA 16881-9802

Date August 1, 2002
Check expires

8312
68-677/510
553101-01
02879

VOID

Pay To The
Order Of

Dollars

CapitalOne Small Business Capital Check*

Richmond, VA

Memo

Customer Signature

⑆05⑆006778⑆865⑆18006⑆18865⑆ 8312

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

MAY 06 - JUN 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$733.53
Payments, Credits and Adjustments	\$733.53
Transactions, including Monthly Bills	\$1,018.69
Finance Charges	\$0.00
New Balance	\$1,018.69
Minimum Amount Due	\$30.00
Payment Due Date	July 05, 2002
Total Credit Line	\$6,000
Total Available Credit	\$4,981.31
Credit Line for Cash	\$6,000
Available Credit for Cash	\$4,981.31

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Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

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P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	31 MAY	PAYMENT RECEIVED - THANK YOU	\$733.53-
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Transactions

2	07 MAY	TOP USA CORP 6144311601 OH	\$200.00
3	22 MAY	STATE AGENT & TRANSFER 702-882-1013 NV	210.00
4	23 MAY	TIFFIN PARTS LLC TIFFIN OH	151.72
5	25 MAY	BUILDERS SURPLUS-BIGLE BIGLER PA	14.49
6	01 JUN	LOWE'S #1010 DUBOIS PA	158.25
7	02 JUN	WM SUPERCENTER CLEARFIELD PA	19.29

Monthly Bills and Related Expenses

8	18 MAY	SPRINT LDD PMT BSG S 800-877-8586 TX	\$264.94
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$0.00	.0304496 F	11.11%	\$0.00
CASH	\$0.00	.0411296 F	15.01%	\$0.00

ANNUAL PERCENTAGE RATE applied this period

0.00%

2871A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

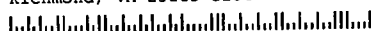
0000000 7 4791241800618865 05 1018690733530030000

New Balance	\$1,018.69
Minimum Amount Due	\$30.00
Payment Due Date	July 05, 2002
Total enclosed	\$

Please print address changes below using blue or black ink.

Street	Apt #
City	State ZIP
Home Phone	Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



002871

#9015726671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Enjoy quick access
to your Capital One®
account with the attached
Capital Check. Use it any-
where personal checks are
accepted—it's a great way
to make a purchase or
transfer a balance without
a transaction fee!™

*Important information regarding your check: The attached check is a purchase check, and will be treated as a purchase according to the terms of your Customer Agreement and any amendments to it but may not qualify for any rewards programs. The check is subject to credit availability, so you must have the available credit on the day Capital One processes your check. The check will not be processed if your account is restricted in any way, past due, or in collections. If your credit is unavailable or your account is not current as stated at that time, your check will be returned unpaid and you may be assessed a Returned Check fee. This check cannot be used to pay down or pay off any Capital One account. Cashing this check will qualify as using your account. © 2002 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.



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1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, now balance transfers, now special purchases and now other charges if you pay your total "New Balance," in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. UBSOR) or G (3-mo. UBSOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$1,018.69
Payments, Credits and Adjustments	\$30.00
Transactions	\$4,380.96
Finance Charges	\$160.50
New Balance	\$5,530.15
Minimum Amount Due	\$165.00
Payment Due Date	August 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$2,469.85
Credit Line for Cash	\$8,000
Available Credit for Cash	\$2,469.85

Payments, Credits and Adjustments

1	03 JUL	PAYMENT RECEIVED - THANK YOU	\$30.00
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Transactions

2	07 JUN	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	\$61.78
3	19 JUN	NBOC BANK CLEARFIELD PA	2,200.00
4	25 JUN	CLEARFIELD BK & TRUST CLEARFIELD PA	2,000.00
5	02 JUL	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	88.46
6	02 JUL	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	30.72
7	05 JUL	CASH ADVANCE FEE -- FINANCE CHARGE	126.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,098.00	.03044% F	11.11%	\$10.03
CASH	\$1,983.68	.04112% F	15.01%	\$24.47

ANNUAL PERCENTAGE RATE applied this period

36.35%

44765A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 5530150030000165006

New Balance \$5,530.15
Minimum Amount Due \$165.00
Payment Due Date August 05, 2002
Total enclosed \$

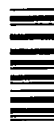
Please print address changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



044755



#9018726671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



STONE & WOOD INC
4791241800618365

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____			/ / Today's Date

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01GLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$5,530.15
Payments, Credits and Adjustments	\$165.00
Transactions	\$2,013.13
Finance Charges	\$132.70
New Balance	\$7,510.98
Minimum Amount Due	\$225.00
Payment Due Date	September 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$489.02
Credit Line for Cash	\$8,000
Available Credit for Cash	\$489.02

Payments, Credits and Adjustments

1	05 AUG	PAYMENT RECEIVED - THANK YOU	\$165.00
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Transactions

2	15 JUL	FEDEX SHP 07/09/02 AB# 835-337369301 TN	\$13.13
3	30 JUL	CLEARFIELD BK & TRUST CLEARFIELD PA	2,000.00
4	05 AUG	CASH ADVANCE FEE - - FINANCE CHARGE	60.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85615
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,213.40	.03044% F	11.11%	\$11.45
CASH	\$4,805.25	.04112% F	15.01%	\$61.25

ANNUAL PERCENTAGE RATE applied this period

26.46%

40730A

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7510980165000225001

New Balance \$7,510.98
Minimum Amount Due \$225.00
Payment Due Date September 05, 2002
Total enclosed \$

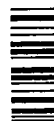
Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



040730



#9021826671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	/ / Today's Date		

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge or new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. If you close your account, you can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$7,510.98
Payments, Credits and Adjustments	\$225.00
Transactions	\$450.00
Finance Charges	\$109.44
New Balance	\$7,845.42
Minimum Amount Due	\$235.00
Payment Due Date	October 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$154.58
Credit Line for Cash	\$8,000
Available Credit for Cash	\$154.58

Payments, Credits and Adjustments

1	02 SEP	PAYMENT RECEIVED - THANK YOU	\$225.00-
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Transactions

2	14 AUG	NBOC BANK CLEARFIELD PA	\$450.00
3	05 SEP	CASH ADVANCE FEE -- FINANCE CHARGE	13.50

Capital One proudly supports the National Youth Anti-Drug Media Campaign. PARENTS. THE ANTI-DRUG. Stay Involved - Ask Questions. To get the FREE booklet, "Keeping Your Kids Drug-Free," call 1-800-788-2800 or visit www.TheAntiDrug.com

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
P.O. Box 85184 P.O. Box 85015
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Important Account Information

Capital One is a proud sponsor of the 54th Annual Primetime Emmy Awards Telecast. Tune in Sunday, September 22nd on NBC from 8-11 p.m. ET (7-10 p.m. CT) to see the talent you've enjoyed over the past season unite to celebrate another year of groundbreaking work in television. Capital One wants you to be a part of the excitement! Check out Capital One's ad in the September 13th issue of People magazine, or visit People.com for more details.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,210.20	.03033% F	11.07%	\$11.38
CASH	\$6,651.53	.04101% F	14.97%	\$84.56

ANNUAL PERCENTAGE RATE applied this period

16.70%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7845420225000235000

New Balance \$7,845.42
Minimum Amount Due \$235.00
Payment Due Date October 05, 2002
Total enclosed \$

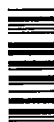
Please print address changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



042132



#9024926671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ SS.# _____	☐	☐	☐
2. Name _____ SS.# _____	☐	☐	☐
3. Name _____ SS.# _____	☐	☐	☐
4. Name _____ SS.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as

"APR" on the front of this statement.
b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

†, ‡ Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

STONE & WOOD INC, YOU COULD SAVE UP TO

561700-01

\$400*

ON AUTO INSURANCE WITH ONE

QUICK

PHONE CALL

See reverse for details →

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

SEP 06 - OCT 05, 2002
Page 1 of 1

Account Summary

Previous Balance	\$7,845.42
Payments, Credits and Adjustments	\$235.00
Transactions	\$35.24
Finance Charges	\$92.94
New Balance	\$7,738.60
Minimum Amount Due	\$232.00
Payment Due Date	November 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$261.40
Credit Line for Cash	\$8,000
Available Credit for Cash	\$261.40

Payments, Credits and Adjustments

1	02 OCT	PAYMENT RECEIVED - THANK YOU	\$235.00-
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Transactions

2	21 SEP	FEDEX SHP 09/16/02 AB# 836-561218885 TN	\$13.13
3	03 OCT	FEDEX SHP 09/30/02 AB# 831-951276235 TN	22.11

Capital One has joined with Progressive Auto Insurance so they can provide you a fast, free rate quote with no obligation! Call 1-877-397-5374! You could save \$400* by comparing rates. Mention code P700. *Possible savings based on rate variance of annualized comparison rates calculated by Progressive on calls received from 6/1/01-12/31/01 (excluding variances greater than \$1000). Rates and actual savings will vary based on driving record, vehicle, address and other factors.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,166.38	.03027% F	11.05%	\$10.59
CASH	\$6,701.42	.04096% F	14.95%	\$82.35

ANNUAL PERCENTAGE RATE applied this period

14.37%

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▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7738600235000232008

New Balance	\$7,738.60
Minimum Amount Due	\$232.00
Payment Due Date	November 05, 2002
Total enclosed	\$

Please print address changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	

#9027926671227110# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



043322



Please write 4791-2418-0061-8865 on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



STONE & WOOD INC.



A few minutes of your time could be worth up to \$400.*

Call Progressive today at **1-877-397-5374** to see if you could save!

(Please mention Key Code P339)

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* Possible savings based on rate variance of annualized comparison rates calculated by Progressive on calls received from 1/1/02-6/30/02. Rates and actual savings will vary based on driving record, vehicle, address and other factors.

By responding to this offer, you may be communicating information about yourself to the company that provides this product—for example, that you are a Capital One customer. © 2002 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

PROGRESSIVE
AUTO INSURANCE

1. How To Avoid A Finance Charge.
 - a. Grace Period. You will receive a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the payment schedule for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
 - b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
 - c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
 - d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
 - a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
 - b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

- periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rate (APR).
 - a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges; past due fees; overlimit fees; returned payment fees; cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

- your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rate For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

- † Does not apply to consumer non-credit card accounts
- † Does not apply to business non-credit card accounts

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43322A

Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

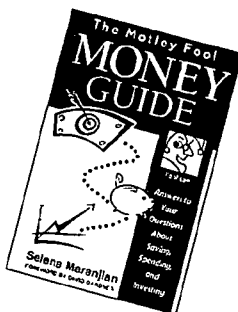
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WOODLAND PA 16881-9802

MGNZ

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

OCT 06 - NOV 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$7,738.60
Payments, Credits and Adjustments	\$232.00
Transactions	\$25.68
Finance Charges	\$95.07
New Balance	\$7,627.35
Minimum Amount Due	\$228.00
Payment Due Date	December 05, 2002
Total Credit Line	\$8,000
Total Available Credit	\$372.65
Credit Line for Cash	\$8,000
Available Credit for Cash	\$372.65

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Services	P.O. Box 85015
P.O. Box 85184	P.O. Box 85015
Richmond, VA 23285-5184	Richmond, VA 23285-5015

Important Account Information

Who should be the college football National Mascot of the Year? You help decide! Visit www.capitalonebowl.com today to cast your vote for one of the 12 finalists. Then be sure to tune in to ABC to watch the Capital One Bowl on January 1, 2003, to see who won!

Payments, Credits and Adjustments

1	31 OCT	PAYMENT RECEIVED - THANK YOU	\$232.00-
Transactions			
2	17 OCT	FEDEX SHP 10/14/02 AB# 823-972276810 TN	\$25.68

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,069.69	.03033% F	11.07%	\$10.06
CASH	\$6,686.63	.04101% F	14.97%	\$85.01

ANNUAL PERCENTAGE RATE applied this period 14.43%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7627350232000228003

New Balance	\$7,627.35
Minimum Amount Due	\$228.00
Payment Due Date	December 05, 2002

Total enclosed \$

Please print mailing address and/or e-mail changes below using blue or black ink.

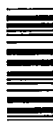
Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	

#9031026671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

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P.O. Box 85184
Richmond, VA 23285-5184



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Why should I buy a book about managing my money?

If you're like most of us, you probably have a million questions about money.

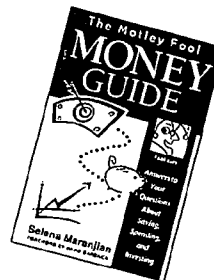
Is it better to buy or lease a car?

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So instead of hiring someone—at, say, \$100 an hour—to answer your questions, try *The Motley Fool Money Guide* instead. This quick, fun, fact-filled book uses an easy-to-follow Q&A format to answer your questions about personal finance. From budgeting to buying a home, managing your investments to common-sense ways to put your money to work for you.

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1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance Charge** is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variation between this calculation and the amount of finance charge actually assessed.
- b. If the code 2 or N appears on the front of this statement next to "Balance Rate Applied To,"** we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s),** the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicator Monthly) appears on the front of your statement next to the periodic rate(s),** the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- 5. Transferring Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.
- 8. Notices About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

NOV 06 - DEC 05, 2002

Page 1 of 1

Account Summary

Previous Balance	\$7,627.35
Payments, Credits and Adjustments	\$228.00
Transactions	\$30.21
Finance Charges	\$89.95
New Balance	\$7,519.51
Minimum Amount Due	\$225.00
Payment Due Date	January 04, 2003
Total Credit Line	\$8,000
Total Available Credit	\$480.49
Credit Line for Cash	\$8,000
Available Credit for Cash	\$480.49

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1-800-867-0904

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Attn: Remittance Processing Capital One Services
P.O. Box 85184 P.O. Box 85015
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Payments, Credits and Adjustments

1 29 NOV PAYMENT RECEIVED - THANK YOU \$228.00-

Transactions

2 11 NOV FEDEX SHP 11/07/02 AB# 836-592603301 TN \$12.67
3 26 NOV FEDEX SHP 11/20/02 AB# 836-592603297 TN 17.54

Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

Important Account Information

It's Capital One Bowl Week time again! Tune in to ESPN, ESPN2, and ABC starting December 17 for the best in post-season college football action, to see your favorite teams fight for bowl championships, and for college football's ultimate prize: the BCS National Championship. And on New Year's Day, be sure to tune in to ABC to watch the Capital One Bowl live from Orlando, Florida!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$946.77	0.2992% F	10.92%	\$8.50
CASH	\$6,587.34	0.4060% F	14.82%	\$81.45

ANNUAL PERCENTAGE RATE applied this period

14.34%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7519510228000225002

New Balance \$7,519.51
Minimum Amount Due \$225.00
Payment Due Date January 04, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

047633

#9034026671227110# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ SS.# _____	☐	☐	☐
2. Name _____ SS.# _____	☐	☐	☐
3. Name _____ SS.# _____	☐	☐	☐
4. Name _____ SS.# _____	☐	☐	☐
X Current Account Owner's Signature _____	/ / Today's Date		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicator Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to check information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Capital One 01GLBAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

DEC 06, 2002 - JAN 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,519.51
Payments, Credits and Adjustments	\$225.00
Transactions	\$451.08
Finance Charges	\$92.39
New Balance	\$7,837.98
Minimum Amount Due	\$235.00
Payment Due Date	February 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$162.02
Credit Line for Cash	\$8,000
Available Credit for Cash	\$162.02

Payments, Credits and Adjustments

1	20 DEC	PAYMENT RECEIVED - THANK YOU	\$225.00
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Transactions

2	17 DEC	STATE AGENT & TRANSFER 702-882-1013 NV	\$210.00
3	17 DEC	STATE AGENT & TRANSFER 702-882-1013 NV	210.00
4	19 DEC	FEDEX SHP 12/13/02 AB# 836-592603286 TN	18.67
5	30 DEC	FEDEX SHP 12/19/02 AB# 836-592603275 TN	12.41

Important Notice: In order to receive your annual Visa Business Card Year-End Summary, your account must be open and in good standing (not overlimit or past due) and must have had at least one transaction in the last calendar year.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
P.O. Box 85184 P.O. Box 85015
Richmond, VA 23285-5184 Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,047.05	.02934% F	10.71%	\$9.52
CASH	\$6,678.10	.04003% F	14.61%	\$82.87

ANNUAL PERCENTAGE RATE applied this period

14.08%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7837980225000235003

New Balance \$7,837.98
Minimum Amount Due \$235.00
Payment Due Date February 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

053135

#9000526671227119# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	/ / Today's Date		

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at the total periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- If the code D (Prime), F (3-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. If you Close Your Account, you can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

- Your card or account cannot be used in connection with any Internet gambling transactions.
- Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error, or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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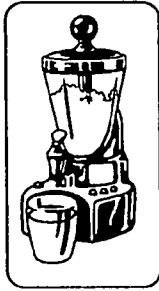
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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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Ultimate Smoothie Machine, Item*8412, \$89.00**
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Flavors include: Strawberry-Banana, Tropical Mango, Peach-Berry

Mrs. Fields®
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Occasion
Nibblers Cookie
Basket, Item*938,
\$40.99**



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(Please indicate Coupon Code ONE20)

plus many more
great items.

To order by mail...

Capital One®
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JAN 06 - FEB 05, 2003
Page 1 of 1

Account Summary

Previous Balance	\$7,837.98
Payments, Credits and Adjustments	\$235.00
Transactions	\$.00
Finance Charges	\$93.04
New Balance	\$7,696.02
Minimum Amount Due	\$230.00
Payment Due Date	March 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$303.98
Credit Line for Cash	\$8,000
Available Credit for Cash	\$303.98

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	30 JAN	PAYMENT RECEIVED - THANK YOU	\$235.00
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,119.28	.029189% P	10.65%	\$10.12
CASH	\$6,710.77	.039866% P	14.55%	\$82.92

ANNUAL PERCENTAGE RATE applied this period

13.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One®

0000000 7 4791241800618865 05 7696020235000230001

New Balance	\$7,696.02
Minimum Amount Due	\$230.00
Payment Due Date	March 05, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



046400

#9003726671227112# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



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- Visit www.skymall.com/capitalone02
- Call 1-800-SKYMALL (759-6255)
- Complete and mail this coupon with your credit card payment
- Don't forget to use Coupon Code ONE20 at checkout

Take advantage of this opportunity to save 20% through 03/31/03.

Important Information

*Not all of the companies that advertise in SkyMall participate in discount programs. Therefore, the discount will not apply to some products. See Web site for complete details.

**Plus shipping and handling, plus applicable taxes. Shipping and handling will vary by order. Shipments to Alaska, Hawaii, Puerto Rico, Guam, APOs and FPOs require an additional \$10 shipping charge. SkyMall is solely responsible for this offer and is not affiliated with Capital One. Any trademarks mentioned here are solely owned by the respective entity. All rights reserved. Capital One has no affiliation with these non-credit card entities or products. Capital One does not provide, endorse or guarantee any product or service shown here. By responding to this offer, you may be communicating information about yourself to SkyMall, which provides this product—for example, that you are a Capital One customer. © 2003 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

Name _____

Mailing Address _____

City _____ State _____ ZIP _____

E-mail Address _____

Phone Number _____

Credit Card Number _____

Credit Card Expiration Date _____

Smoothie Machine @ \$89.00 x Qty () = _____

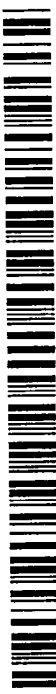
Total Fruit Mix Kit @ \$2.99 x Qty () = _____

Cookie Basket @ \$40.99 x Qty () = _____

Fruit Mix Kit flavors:
 Strawberry-Banana _____(Qty)
 Tropical Mango _____(Qty)
 Peach-Berry _____(Qty)

Signature _____ Date _____

I authorize Capital One to forward this coupon on my behalf to the company that provides this product.



05121 0 400
2-4-9

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full for the entire New Balance (zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or H appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the resending of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

1 Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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You can now take advantage of this special offer for a Sentry® Fire-Safe® Chest! Often difficult to find, this Sentry® Fire-Safe® Chest model is now available to Capital One cardholders, and can be delivered right to your door.

Your Sentry® Fire-Safe Chest® will protect, secure and organize your costly and irreplaceable documents and possessions, like birth certificates, passports and insurance papers, without the continuing expense of a safe-deposit box.

Take advantage of our 60-day money-back guarantee!

You'll benefit from these features:

- ▶ Lifetime after-fire replacement guarantee
- ▶ Key lock for privacy
- ▶ Accommodates 8 1/2" x 11" folded documents
- ▶ Protects contents from temperatures as high as 1550° Fahrenheit
- ▶ Dimensions: 6 1/8" x 14 1/4" x 11"
- ▶ Three-year manufacturer's warranty



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Capital One® Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,696.02
Payments, Credits and Adjustments	\$230.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$82.67
New Balance	\$7,570.64
Minimum Amount Due	\$227.00
Payment Due Date	April 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$429.36
Credit Line for Cash	\$8,000
Available Credit for Cash	\$429.36

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To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

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Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1 27 FEB PAYMENT RECEIVED - THANK YOU \$230.00-

Monthly Bills and Related Expenses

2 05 FEB WWW*EARTHLINK.NET 800-719-4660 GA \$21.95

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,014.60	.02907% F	10.61%	\$8.26
CASH	\$6,685.85	.03975% F	14.51%	\$74.41

ANNUAL PERCENTAGE RATE applied this period

13.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One®

0000000 7 4791241800618865 05 7570640230000227007

New Balance \$7,570.64
Minimum Amount Due \$227.00
Payment Due Date April 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

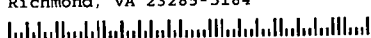
Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

#9006526671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



043883



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,570.64
Payments, Credits and Adjustments	\$227.00
Transactions, including Monthly Bills	\$136.17
Finance Charges	\$89.87
New Balance	\$7,569.68
Minimum Amount Due	\$227.00
Payment Due Date	May 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$430.32
Credit Line for Cash	\$8,000
Available Credit for Cash	\$430.32

Payments, Credits and Adjustments

1	17 MAR	PAYMENT RECEIVED - THANK YOU	\$227.00
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Transactions

2	17 MAR	RACEWAY995 08509952 CORDELE GA	\$21.30
3	26 MAR	FEDEX SHP 03/21/03 AB# 825-730786723 TN	24.69
4	27 MAR	MARUTI FOOD MART STATESVILLE NC	25.78
5	02 APR	SHEETZ #252 CLEARFIELD PA	20.50

Monthly Bills and Related Expenses

6	07 MAR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
7	02 APR	WWW*EARTHLINK.NET 800-719-4660 GA	21.95

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Richmond, VA 23285-5184

Send inquiries to:
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Richmond, VA 23285-5015

Auto Rental Insurance: Coverage for collision damage or theft with card purchase of rental.*
Purchase Security with Extended Protection: 90-day theft or damage protection on most card purchases and doubles the manufacturer's written U.S. warranty up to one year on warranties of three years or less.* Go to www.visa.com/benefits or call 1-800-955-7070 now for complete benefit information. *Certain restrictions and conditions apply.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$847.76	.02904% F	10.60%	\$7.63
CASH	\$6,677.51	.03973% F	14.50%	\$82.24

ANNUAL PERCENTAGE RATE applied this period

14.06%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

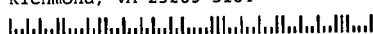
0000000 7 4791241800618865 05 7569680227000227001

New Balance \$7,569.68
Minimum Amount Due \$227.00
Payment Due Date May 05, 2003
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



049886



#9009626671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
RD #2 PO #331C
WOODLAND PA 16881-9802



STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ SS.# _____	☐	☐	☐
2. Name _____ SS.# _____	☐	☐	☐
3. Name _____ SS.# _____	☐	☐	☐
4. Name _____ SS.# _____	☐	☐	☐
X _____ Current Account Owner's Signature			
_____/_____/_____ Today's Date			

1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

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your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
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If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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OSR11 O 1400

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

ACCOUNT OWNER
Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

AUTHORIZED USER
Can make purchases on the account but cannot access account information over the phone.

Capital One
Small Business Services

Page 1 of 1

Previous Balance	\$7,569.68
Payments, Credits and Adjustments	\$1,000.00
Transactions, including Monthly Bills	\$673.60
Finance Charges	\$87.75

New Balance	\$7,331.03
Minimum Amount Due	\$219.00
Payment Due Date	June 05, 2003

Total Credit Line	\$8,000
Total Available Credit	\$668.97
Credit Line for Cash	\$8,000
Available Credit for Cash	\$668.97

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1-800-867-0904

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Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

1	25 APR	PAYMENT RECEIVED - THANK YOU	\$1,000.00
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2	07 APR	SHEETZ #252 CLEARFIELD PA	\$21.01
3	08 APR	KEN LONG MTRS 48155782 PHILIPSBURG PA	36.59
4	09 APR	KEN LONG MTRS 48155782 PHILIPSBURG PA	134.37
5	14 APR	WM SUPERCENTER CLEARFIELD PA	42.60
6	14 APR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	35.75
7	16 APR	SHEETZ #252 CLEARFIELD PA	50.00
8	16 APR	SHEETZ #252 CLEARFIELD PA	11.50
9	18 APR	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	61.02
10	18 APR	SHEETZ #252 CLEARFIELD PA	10.25
11	22 APR	FEDEX SHP 04/16/03 AB# 833-229719543 TN	27.49
12	23 APR	OVERLIMIT FEE	29.00
13	30 APR	FEDEX SHP 04/17/03 AB# 791-355546596 TN	179.08
14	01 MAY	FEDEX SHP 04/28/03 AB# 823-972276809 TN	12.99

15 03 MAY WWW.EARTHLINK.NET 800-719-4660 GA \$21.95

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$924.49	.02896% F	10.57%	\$8.03
CASH	\$6,703.61	.03964% F	14.47%	\$78.72

ANNUAL PERCENTAGE RATE applied this period

14.00%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7331031000000219007

Please print mailing address and/or e-mail changes below using blue or black ink.

New Balance	\$7,331.03
Minimum Amount Due	\$219.00
Payment Due Date	June 05, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	

#9012626671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BOBTOWN RD
WOODLAND PA 16881

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

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STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Error Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to contact the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

MAY 06 - JUN 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,331.03
Payments, Credits and Adjustments	\$219.00
Transactions, including Monthly Bills	\$475.45
Finance Charges	\$89.76
New Balance	\$7,677.24
Minimum Amount Due	\$230.00
Payment Due Date	July 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$322.76
Credit Line for Cash	\$8,000
Available Credit for Cash	\$322.76

Payments, Credits and Adjustments

1	29 MAY	PAYMENT RECEIVED - THANK YOU	\$219.00-
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Transactions

2	08 MAY	TOP USA CORP 614-431-1601 OH	\$180.50
3	20 MAY	SHEETZ #252 CLEARFIELD PA	13.00
4	03 JUN	STATE AGENT & TRANSFER 702-882-1013 NV	260.00

Monthly Bills and Related Expenses

5	03 JUN	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$825.53	.028999% F	10.59%	\$7.42
CASH	\$6,695.63	.039679% F	14.48%	\$82.34

ANNUAL PERCENTAGE RATE applied this period

14.05%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7677240219000230008

New Balance \$7,677.24
Minimum Amount Due \$230.00
Payment Due Date July 05, 2003

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
City State ZIP
Home Phone Alternate Phone
Email Address

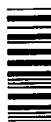
#9015726671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



060659



STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / _____ / _____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balances (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

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c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

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6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2003

Page 1 of 2

Account Summary

Previous Balance	\$7,677.24
Payments, Credits and Adjustments	\$230.00
Transactions, including Monthly Bills	\$263.69
Finance Charges	\$89.08
New Balance	\$7,800.01
Minimum Amount Due	\$234.00
Payment Due Date	August 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$199.99
Credit Line for Cash	\$8,000
Available Credit for Cash	\$199.99

Payments, Credits and Adjustments

1	25 JUN	PAYMENT RECEIVED - THANK YOU	\$230.00
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Transactions

2	12 JUN	FEDEX SHP 06/09/03 AB# 840-763303511 TN	\$12.34
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Monthly Bills and Related Expenses

3	20 JUN	VWH*R2288485 LANSBE VE 561-989-8574 FL	\$251.35
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,096.42	.02899% F	10.58%	\$9.54
CASH	\$6,683.35	.03967% F	14.48%	\$79.54

ANNUAL PERCENTAGE RATE applied this period

13.93%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

00000000 7 4791241800618865 05 7800010230000234006

New Balance	\$7,800.01
Minimum Amount Due	\$234.00
Payment Due Date	August 05, 2003
Total enclosed \$	
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

045858

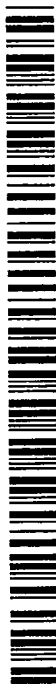
#9018726671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



05RT11 O 1400

2

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

"Do you take plastic?"



We Process the World's Transactions

It's a question customers ask all the time. And your answer can make the difference between a big sale and no sale.

As part of our continuing efforts to connect your business with successful companies, Capital One® is pleased to introduce you to NPC® and the affordable benefits of their merchant processing systems.

NPC's easy-to-use merchant processing systems offer many cost-effective advantages for your small business:

- ▶ *Easy-to-use equipment and faster transactions*
- ▶ *Decreased risk of bounced checks or collection issues*
- ▶ *Compatible with your existing up-to-date equipment*
- ▶ *Improved cash flow with funds deposited directly to your bank each day*
- ▶ *Monthly reporting statements available for better cash management*
- ▶ *Toll-free customer support, 24/7*

Are you ready when your customers pull out their credit cards?

Page 2 of 2

Credit cards are quickly becoming the preferred method of payment. Research even shows that customers who pay by credit card spend two-and-a-half times more in purchases than those without cards.

A national leader in merchant payment systems.

NPC is the second largest merchant processor in the U.S., giving you the ability to accept Visa®, MasterCard®, American Express®, Discover®, other cards and even online debits as forms of payment. Now you can give your customers the purchasing power they want and manage your business expenses with payment solutions from NPC.

Start saving now.

Call NPC at 1-877-217-9705 and save with discounted processing rates as low as 1.56% and transaction fees as low as 27 cents.* Once you apply over the phone, you can be up and running within 4-7 business days with your new merchant processing system or your updated existing point-of-sale equipment.

▶ **Call NPC today at 1-877-217-9705!**

Please mention promo Code P137. Offer expires August 31, 2003.

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Capital One®
Small Business Services



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Your Capital One business card is the key to extra low rates:

Services	Capital One & NPC
MasterCard & Visa	1.56% + \$0.27 per transaction*
Amex, Discover, Diner's Club®	\$0.15 per transaction
Set-up Fee	\$25
Equipment Purchase Cost (payment options available)	\$699
Monthly Statement Fee	\$6

As long as your Capital One business card account is current and not overlimit, NPC is extending to you the lowest rates offered to small business owners for fully qualified transactions.

*Based on card-swipe retail rate.

NPC processes over 20% of all bankcard transactions in the U.S. for over 500,000 merchants. These include leading companies such as Target®, Delta Air Lines®, Best Buy,SM OfficeMax® and more. Based in Louisville, Kentucky, NPC has been in business for over 30 years.

Capital One

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Capital One is not affiliated with National Processing Company (NPC) and NPC is solely responsible for all services provided. Capital One does not provide, endorse or guarantee any product or service shown here or found at www.npc.net.



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STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	_____ Today's Date		

1. How To Avoid A Finance Charge.
a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge (1) from the date of the transaction or (2) from the date the transaction is processed to your Account or (3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code O (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

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6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

1 sure way to grow your money

Looking for a fast, secure way to grow your money outside of the stock market? Then look no further. Capital One® has one sure way to help you grow your money safely—Certificates of Deposit (CDs). Rates on our CDs are among the highest in the nation.

A minimum deposit of

\$10,000

is all it takes to put your money to work for you.

Page 2 of 2

CDs

FDIC-insured

**No set-up fees;
No monthly fees**

**Easy
application
process**

**High rate of
return**

Benefits:

With a Capital One CD, you determine how quickly and aggressively to grow your money. You'll enjoy a guaranteed rate of return, flexible term length (anywhere from 6 months to 10 years), daily compounding of interest and faster earnings growth with automatic reinvestment of your interest.

CapitalOne®

Now, more than ever, it is important to invest in a product with a guaranteed rate of return—advantages you won't enjoy in the stock market. Funds deposited in a Capital One CD are FDIC insured up to \$100,000 per depositor—the full amount allowable by law. So you'll have peace of mind knowing that your investment is protected.

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CALL TODAY

1-866-246-9617

*to get current rates and apply
for a Capital One CD!*

**Start growing your money with some of
the best rates in the nation.**

Please see reverse for additional information.



Source: Bankrate, Inc., N. Palm Beach, FL, 2003.

Capital One Bank, Capital One, F.S.B., members FDIC.

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Save time ... give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0503

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2003

Page 1 of 1

Account Summary

Previous Balance	\$7,700.90
Payments, Credits and Adjustments	\$30.88
Transactions, including Monthly Bills	\$260.51
Finance Charges	\$91.69
New Balance	\$8,022.22
Minimum Amount Due	\$470.00
Payment Due Date	October 04, 2003
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5015
Richmond, VA 23285-5184

Important Account Information

Capital One is a proud sponsor of the 55th Annual Primetime Emmy Awards Telecast. Tune in Sunday, September 21st on FOX from 8-11 p.m. ET (7-10 p.m. CT) to see the talent you've enjoyed during the past season unite to celebrate another year of groundbreaking work in television. Capital One wants you to be a part of the excitement! Check out Capital One's ad in the September 12th issue of People Magazine or visit redcarpetweekend.com for more details.

Payments, Credits and Adjustments

1	26 AUG	CUMBERLAND TRUCK PARTS CREDIT	\$30.88-
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Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

2	12 AUG	BUILDERS SURPLUS-BIGLE BIGLER PA	\$141.84
3	16 AUG	FEDEX SHP 08/11/03 AB# 820-166140728 TN	13.83
4	25 AUG	CUMBERLAND TRUCK PARTS CLEARFIELD PA	30.88
5	26 AUG	SNAPPY'S CLEARFIELD PA	17.01
6	05 SEP	PAST DUE FEE	35.00

Monthly Bills and Related Expenses

7	02 SEP	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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You were assessed a past due fee of \$35.00 on 09/05/2003 because your minimum payment was not received by the due date of 09/05/2003. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$1,165.87	.02844% F	10.38%	\$10.28
CASH	\$6,712.77	.03912% F	14.28%	\$81.41

ANNUAL PERCENTAGE RATE applied this period

13.70%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 8022220234000470000

New Balance **\$8,022.22**
Minimum Amount Due **\$470.00**
Payment Due Date **October 04, 2003**
Total enclosed \$
Account Number: **4791-2418-0061-8865**

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

#9024926671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



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STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name SS.#	☐	☐	☐
2. Name SS.#	☐	☐	☐
3. Name SS.#	☐	☐	☐
4. Name SS.#	☐	☐	☐
X Current Account Owner's Signature	/ / Today's Date		



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1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Assessing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction In Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchases) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees.
- Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we resolve the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
3. Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase. Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O10LBK8

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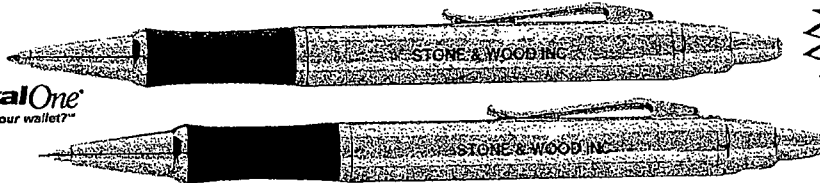
Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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For: STONE & WOOD INC 1219 BISHTOWN RD WOODLAND PA 16881-8622

Account number: 4791241800618865

Expires: ___/___/___

Signature: _____

(Valid only with full signature)

200678

To Order: Fill out back side of order form. Detach at perforation and return in your remittance envelope.

CapitalOne
Small Business Services

VISA GOLD ACCOUNT

4791-2418-0061-8865

SEP 06 - OCT 05, 2003

Page 1 of 2

Account Summary

Previous Balance	\$8,022.22
Payments, Credits and Adjustments	\$1,231.00
Transactions, including Monthly Bills	\$134.08
Finance Charges	\$83.79
New Balance	\$7,009.09
Minimum Amount Due	\$210.00
Payment Due Date	November 05, 2003
Total Credit Line	\$8,000
Total Available Credit	\$990.91
Credit Line for Cash	\$8,000
Available Credit for Cash	\$990.91

Payments, Credits and Adjustments

1	06 SEP	PAYMENT RECEIVED - THANK YOU	\$231.00-
2	17 SEP	PAYMENT RECEIVED - THANK YOU	1,000.00-

Transactions

3	06 SEP	FEDEX SHP 09/02/03 AB# 841-537621270 TN	\$43.12
4	06 SEP	FEDEX SHP 09/02/03 AB# 841-537621188 TN	43.12
5	13 SEP	FEDEX SHP 09/09/03 AB# 841-537621269 TN	25.89

Monthly Bills and Related Expenses

6	02 OCT	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

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1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:

Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

Cast your vote on capitalonebowl.com to help select the National Mascot of the Year from the 12 finalists, and be sure to tune in to ABC college football, ESPN, and ESPN2 to see this year's mascot commercials! This year's winner will be announced during the Capital One Bowl, which airs on ABC at 1:00p.m. ET on January 1st.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$638.63	.02847% F	10.39%	\$5.45
CASH	\$6,669.65	.03915% F	14.29%	\$78.34

ANNUAL PERCENTAGE RATE applied this period

13.95%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7009091000000210001

New Balance **\$7,009.09**
Minimum Amount Due **\$210.00**
Payment Due Date **November 05, 2003**
Total enclosed \$
Account Number: **4791-2418-0061-8865**

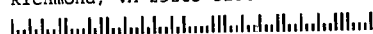
Please print mailing address and/or e-mail changes below using blue or black ink.

Street _____ Apt. # _____
City _____ State _____ ZIP _____
Home Phone _____ Alternate Phone _____
Email Address _____

#9027826671227112# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



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- ~ Grandparents ~
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- ~ Nieces/Nephews ~
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Engrave my Pen & Pencil Set(s) as specified below (maximum 28 letters, spaces and punctuation marks)

COLOR CHOICE

Set	Color	Choice	Blank	Engraved
Set 1:	☐	☐	☐	☐
Set 2:	☐	☐	☐	☐
Set 3:	☐	☐	☐	☐
Set 4:	☐	☐	☐	☐
Set 5:	☐	☐	☐	☐
Set 6:	☐	☐	☐	☐
Set 7:	☐	☐	☐	☐
Set 8:	☐	☐	☐	☐

For additional sets, attach a separate sheet of paper with personalization information and color selections.

* Subject to credit approval. MN and IL residents add applicable sales tax. Please allow 3-5 weeks for delivery. Offer expires in 90 days. The merchandise featured in this offer and the offer itself are presented by J-O Direct, Inc., 7500 Excelsior Blvd., St. Louis Park, MN 55426-4518. J-O Direct, Inc., an independent company specializing in mail order sales, is solely responsible for the products offered and is not affiliated with Capital One. If not completely satisfied, you may return it to J-O Direct, Inc., at the above address for a full refund of the purchase price (including shipping and handling). By responding to this offer, you may be communicating information about yourself to J-O Direct, Inc., which provides this product—for example that you are a Capital One customer. © 2003 Capital One Services, Inc. Capital One is a federally registered service mark. All rights reserved.

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23-5

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- Accounting Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account has a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- If the code B (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Transferring Your Account.

If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

If you close your account, you can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

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Page 2 of 2

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Start saving now.

Call NPC at 1-877-217-9705 and save with discounted processing rates as low as 1.56% and transaction fees as low as 27 cents.* Once you apply over the phone, you can be up and running within 4-7 business days with your new merchant processing system or your updated existing point-of-sale equipment.

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Small Business Services



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Your Capital One business card is the key to extra low rates:

Services	Capital One & NPC
MasterCard & Visa	1.56% + \$0.27 per transaction*
Amex, Discover, Diner's Club®	\$0.15 per transaction
Set-up Fee	\$25
Equipment Purchase Cost (payment options available)	\$699
Monthly Statement Fee	\$6

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*Based on card-swipe retail rate.

NPC processes over 20% of all bankcard transactions in the U.S. for over 500,000 merchants. These include leading companies such as Target®, Delta Air Lines®, Best Buy,SM OfficeMax® and more. Based in Louisville, Kentucky, NPC has been in business for over 30 years.

CapitalOne

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Name (Please print) _____

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WOODLAND PA 16881-8622

1000000043828050

10780

OCT 06 - NOV 05, 2003
Page 1 of 1

Payments, Credits and Adjustments

1	30 OCT	PAYMENT RECEIVED - THANK YOU	\$210.00
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Transactions

2	14 OCT	FEDEX SHP 10/09/03 AB# 843-382798878 TN	\$28.21
3	18 OCT	FEDEX SHP 10/14/03 AB# 841-739598081 TN	18.34
4	28 OCT	CLEARFIELD BK & TRUST CLEARFIELD PA	500.00
5	01 NOV	FEDEX SHP 10/23/03 AB# 844-355261930 TN	13.96
6	05 NOV	CASH ADVANCE FEE -- FINANCE CHARGE	15.00

Monthly Bills and Related Expenses

7	02 NOV	WWW.EARTHLINK.NET 800-719-4660 CA	\$21.95
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To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information.

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$326.25	.02847% F	10.39%	\$2.88
CASH	\$6,858.92	.03915% F	14.29%	\$83.24

ANNUAL PERCENTAGE RATE applied this period

16.899%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

0000000 7 4791241800618865 05 7482670210000224008

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
@	
E-mail Address	

#9031026671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

051539

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

According to a Federal Trade Commission survey report released in September 2003, 11 million Americans were victims of identity theft or account fraud last year. Many of these people learned of this misuse by monitoring their account activity.

STONE & WOOD INC.
As an ID Alert member, you'll be alerted to changes that could indicate potential fraudulent activity!



STONE & WOOD INC.
Here's what your membership gives you:

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- Alerts to potential fraudulent activity
- Online dispute processing
- Access to the Consumer Fraud Resource Center
- Identity theft insurance
- Personalized Credit Profile and Score
- \$6.99 a month, conveniently billed to your Capital One account if you do not call to cancel within 30 days*

FREE
30-DAY TRIAL

Limited-time offer. Respond by: 02/28/04.

---> **By Mail:** Return this completed acceptance form with your Capital One card payment

---> **Online:** Visit our secure website www.myidalert.com/special

I understand that Intersections Inc. cannot accept authorization from any other person other than the individual joining the service and confirm that I am requesting my own personal information and no other. I acknowledge that, to ensure continuous service, my membership will be automatically renewed at the then current rate, unless I tell you to cancel. I understand that Intersections Inc. is authorized under contract with Equifax to serve the informational needs of consumers and assumes no liability for information contained in my credit file. I confirm that I am at least 18 years of age. Note: We cannot process your order without your authorization.

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For Preferred Cardholders

Capital One
where in your wallet?

Equifax and Intersections Inc. are solely responsible for this offer, and are not affiliated with Capital One. Capital One does not provide or guarantee any product or service shown here. For inquiries about this product or if you wish to bill a different credit card, call 1-866-228-3745. By responding to this offer, you may be communicating information about yourself to the company that provides this product—for example, that you are a Capital One customer. The ID Alert service is available to only one cardholder per account.

1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accounting Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated** by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly**

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.**
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- 4. Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- 5. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

2.† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase. Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day (remittance envelope, and your payment is received in our processing center by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. ET. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment.

SIGN UP NOW FOR 3.9¢** PER MINUTE ... EVERY CALL ... EVERY DAY. [It only takes 60 seconds.]

This special rate* is brought to you by Capital One® and OneVoice Long Distance.
Start saving today. Call 1.800.833.1651. Or visit at www.covistaonevoice.com

Capital One®
what's in your wallet?™

OneVoice Long Distance

**3.9 cents per minute is for state to state calls. *Exclusive Offer - No monthly fee for Capital One customers.

OneVoice Long Distance, a product of Covista Communications, Inc., is solely responsible for this offer, and is not affiliated with Capital One. Capital One does not provide, endorse or guarantee and is not affiliated with any product or service shown here. Any trademarks mentioned herein are solely owned by the respective entity. All rights reserved. By responding to this offer, you may be communicating information about yourself to the company that provides this product—for example, that you are a Capital One customer.

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Additionally, your account will not be closed until you pay all amounts you owe us including: any due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of	your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. 7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions. 8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. BILLING RIGHTS SUMMARY (In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error, or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. † Special Rule For Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence. † Does not apply to consumer non-credit card accounts † Does not apply to business non-credit card accounts Capital One supports information privacy protection: see our website at www.capitalone.com Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 011GBKAK
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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you accept us as your payment processor, you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA GOLD ACCOUNT
4791-2418-0061-8865

DEC 06, 2003 - JAN 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,803.66
Payments, Credits and Adjustments	\$0.00
Transactions, including Monthly Bills	\$79.14
Finance Charges	\$94.95
New Balance	\$7,977.75
Minimum Amount Due	\$473.00
Payment Due Date	February 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$22.25
Credit Line for Cash	\$8,000
Available Credit for Cash	\$22.25

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account: online and receive valuable offers.

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Services	P.O. Box 85015
P.O. Box 85184	Richmond, VA 23285-5015
Richmond, VA 23285-5184	

Payments, Credits and Adjustments

Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

1	20 DEC	NAPA AUTO PARTS-CLEARF CLEARFIELD PA	\$11.11
2	20 DEC	SNAPPY'S CLEARFIELD PA	11.08
3	05 JAN	PAST DUE FEE	35.00

Monthly Bills and Related Expenses

4	04 JAN	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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You were assessed a past due fee of \$35.00 on 01/05/2004 because your minimum payment was not received by the due date of 01/05/2004. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Referral rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$247.40	.028609% F	10.44%	\$2.19
CASH	\$7,615.65	.039299% F	14.34%	\$92.76

ANNUAL PERCENTAGE RATE applied this period

14.22%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7977750224000473002

New Balance	\$7,977.75
Minimum Amount Due	\$473.00
Payment Due Date	February 05, 2004
Total enclosed \$	
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State
Home Phone	Alternate Phone
Email Address	

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052854

#9000626671227117# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature	/ / Today's Date		



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4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- 5. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Capital One O1GLB4K

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use stop payment, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.

Please fill our Access Authorization Form on reverse 016-0603

Capital One
Small Business Services

GOLD VISA ACCOUNT
4791-2418-0061-8865

JAN 06 - FEB 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,977.75
Payments, Credits and Adjustments	\$483.00
Transactions, including Monthly Bills	\$31.95
Finance Charges	\$95.29
New Balance	\$7,621.99
Minimum Amount Due	\$228.00
Payment Due Date	March 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$378.01
Credit Line for Cash	\$8,000
Available Credit for Cash	\$378.01

Payments, Credits and Adjustments

1	30 JAN	Cap 1 PaybyPhonePmt AuthDate 30-JAN	\$483.00
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Transactions

2	30 JAN	PAY-BY-PHONE FEE	\$10.00
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Monthly Bills and Related Expenses

3	02 FEB	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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Capital One proudly supports the National Youth Anti-Drug Media Campaign. PARENTS. THE ANTI-DRUG. Stay Involved - Ask Questions. To get the FREE booklet, "Keeping Your Kids Drug-Free," call 1-800-788-2800 or visit www.TheAntiDrug.com

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Services	P.O. Box 85015
P.O. Box 85184	Richmond, VA 23285-5015
Richmond, VA 23285-5184	

Important Account Information

This February Capital One is in the movies! Watch Ebert & Roeper to see their top movie picks and visit EbertandRoeper.tv to see how you can get involved and learn more about Roger Ebert's 6th Annual Overlooked Film Festival.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$253.42	.02847% F	10.39%	\$2.24
CASH	\$7,666.76	.03915% F	14.29%	\$93.05

ANNUAL PERCENTAGE RATE applied this period

14.17%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

Capital One

0000000 7 4791241800618865 05 7621990483000228008

New Balance	\$7,621.99
Minimum Amount Due	\$228.00
Payment Due Date	March 05, 2004
Total enclosed \$	
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt #
City	State ZIP
Home Phone	Alternate Phone
Email Address	

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

049984

#9003726671227112# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / _____ / _____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the periodic rate and by the number of days in the billing period. Due to rounding on a daily basis there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as

"APR" on the front of this statement. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

b. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

c. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

d. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

e. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. Notice About Electronic Check Conversion.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

1 Does not apply to business non-credit card accounts

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Capital One 01LGBLAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia or Georgia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account but cannot access account information over the phone.



Please fill out Access Authorization Form on reverse 016-0603

CapitalOne
Small Business Services

VISA ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2004

Page 1 of 2

Account Summary

Previous Balance	\$7,621.99
Payments, Credits and Adjustments	\$228.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$86.34
New Balance	\$7,502.28
Minimum Amount Due	\$225.00
Payment Due Date	April 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$497.72
Credit Line for Cash	\$8,000
Available Credit for Cash	\$497.72

Payments, Credits and Adjustments

1	01 MAR	CAPITAL ONE ONLINE ACH PAYMENT	\$228.00
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Monthly Bills and Related Expenses

2	03 MAR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$44.84	.0284196 F	10.37%	\$3.37
CASH	\$7,581.87	.0391096 F	14.27%	\$85.97

ANNUAL PERCENTAGE RATE applied this period

14.25%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT. ▼

CapitalOne

0000000 7 4791241800618865 05 7502280228000225001

New Balance \$7,502.28
Minimum Amount Due \$225.00
Payment Due Date April 05, 2004
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



052860

#9006626671227111# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622



STONE & WOOD INC
4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

- Annual Percentage Rates (APR).**
 - The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
 - If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you. If you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Capital One 01LGBLAK

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Important Notice: Your payment will be credited to your account as of the date we receive it, provided you send the bottom portion of this statement and your check in the enclosed remittance envelope, and your payment is received in our processing center by 3 p.m. Payments addressed to our Virginia processing center must be received on a business day by 3:00 p.m. ET. Payments addressed to our Washington processing center must be received on a business day by 3:00 p.m. PT. Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in another form may not be credited the same day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other form.

*Increase your sales
with NPC and enjoy*

**\$500 in savings...
guaranteed!***

201075



We Process the World's Transactions

**Sign up with NPC
and take advantage of:**

- ▶ *Faster transactions*
- ▶ *Decreased risk of bounced checks or collection issues*
- ▶ *Compatibility with your existing up-to-date equipment*
- ▶ *Improved cash flow with funds deposited directly to your bank each day*
- ▶ *Monthly reporting statements available for better cash management*
- ▶ *Toll-free customer support, 24/7*



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"Do you take plastic?"

It's a question customers ask all the time. And your answer can make the difference between a big sale or no sale at all.

With NPC® existing Capital One® Small Business customers could enjoy an affordable merchant processing system allowing you to accept credit cards and increase your cash flow.

Plus, when you sign up with NPC today, you'll automatically be enrolled in the Small Business Advantage program at no cost to you. As a member of Small Business Advantage, you'll have access to a host of small business discounts and exclusive savings. In fact, we guarantee a minimum of \$500 in annual savings or we'll pay the difference.*

Are you ready when your customers pull out their credit cards? Page 2 of 2

Credit cards are quickly becoming the preferred method of payment. Research even shows that customers who pay by credit card spend two-and-a-half times more in purchases than those without cards.

NPC is a national leader in merchant payment processing.

Sign up today and increase your profits with the ability to accept Visa®, MasterCard®, American Express®, Discover®, other cards and even online debits as forms of payment. Plus, NPC features **top-quality, state-of-the-art equipment by VeriFone®**, a market leader in card processing systems.

Start saving now.

Call NPC at 1-877-217-9705 and save with discounted processing rates as low as 1.56% and transaction fees as low as **0.27 cents****. Once you apply over the phone, you can be up and running within 4-7 business days with your new merchant processing system or your updated existing point-of-sale equipment.

Small Business Advantage.

With Small Business Advantage, you'll have access to these great benefits and more toward your \$500 Savings Guarantee:

- Save 30% on Overnight Delivery from Airborne Express™
- Save 10% on Computer Equipment Sales with IBM®
- Save 10-30% on Office Products from Pennywise®
- Save 40% on Long Distance
- Save 15% on Car Rental and Travel for business or personal travel
- Discounts on Business Equipment through Danko
- Check Collections and Check Processing Services

Call NPC today at 1-877-217-9705!

Please mention promo code P144. Offer expires March 30, 2004.

Your Capital One business card is the key to extra low rates:

Services	Capital One & NPC
MasterCard & Visa	1.56% + \$0.27 per transaction**
Amex, Discover, Diner's Club®	\$0.15 per transaction
Set-up Fee	\$25
Monthly Statement Fee	\$6
Small Business Advantage	FREE

As long as your Capital One business card account is current and not overlimit, NPC is extending to you the lowest rates offered to small business owners for fully qualified transactions.

Capital One | small business™



NPC processes over 20% of all bankcard transactions in the U.S. for over 500,000 merchants. These include leading companies such as Target®, Delta Air Lines®, Best Buy®, OfficeMax® and more. Based in Louisville, Kentucky, NPC has been in business for over 30 years.

* Guaranteed \$500 in annual savings or NPC will pay Small business Advantage member the difference in savings. Claims made to receive payment for the dollar-amount difference requires proof of benefit usage and proof of purchase of any benefits used to demonstrate difference in savings. Any one-time benefit usage or combined usage may apply toward the \$500 annual savings guarantee, as long as retail receipts are retained and actual savings are demonstrated on receipts or in proof of purchase.

**Based on card-swipe retail rate.

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Capital One

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Capital One is not affiliated with National Processing Company (NPC) and NPC is solely responsible for all services provided. Capital One does not provide, endorse or guarantee any product or service shown here or found at www.NPC.net.



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Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,502.28
Payments, Credits and Adjustments	\$225.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$91.33
New Balance	\$7,390.56
Minimum Amount Due	\$221.00
Payment Due Date	May 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$609.44
Credit Line for Cash	\$8,000
Available Credit for Cash	\$609.44

Payments, Credits and Adjustments

1	05 APR	CAPITAL ONE ONLINE ACH PAYMENT	\$225.00
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Monthly Bills and Related Expenses

2	03 APR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$23.47	.02841% F	10.37%	\$2.21
CASH	\$7,517.80	.03910% F	14.27%	\$91.12

ANNUAL PERCENTAGE RATE applied this period

14.26%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7390560225000221008

New Balance \$7,390.56
Minimum Amount Due \$221.00
Payment Due Date May 05, 2004
Total enclosed \$
Account Number: 4791-2419-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



053872



#9009726671227116# MAIL ID NUMBER
STONE & WOOD INC
1219 BISHTOWN RD
WOODLAND PA 16881-8622



Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

ACCESS AUTHORIZATION FORM

STONE & WOOD INC

Account #: 4791241800618865

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name SS.#	☐	☐	☐
2. Name SS.#	☐	☐	☐
3. Name SS.#	☐	☐	☐
4. Name SS.#	☐	☐	☐
X Current Account Owner's Signature	/ / Today's Date		



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1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rate (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

d. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

e. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

f. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

g. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debt from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

APR 06 - MAY 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,390.56
Payments, Credits and Adjustments	\$221.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$86.99
New Balance	\$7,278.50
Minimum Amount Due	\$218.00
Payment Due Date	June 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$721.50
Credit Line for Cash	\$8,000
Available Credit for Cash	\$721.50

Payments, Credits and Adjustments

1	05 MAY	CAPITAL ONE ONLINE ACH PAYMENT	\$221.00
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Monthly Bills and Related Expenses

2	02 MAY	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$24.23	.02838% F	10.36%	\$1.21
CASH	\$7,403.86	.039079% F	14.20%	\$86.78

ANNUAL PERCENTAGE RATE applied this period

14.25%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7278500221000218000

New Balance \$7,278.50
Minimum Amount Due \$218.00
Payment Due Date June 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



052475



#9012726671227111# MAIL ID NUMBER
STONE & WOOD INC
1219 BISHTOWN RD
WOODLAND PA 16881-8622



ACCESS AUTHORIZATION FORM

STONE & WOOD INC

Account #: 4791241800618865

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____		Today's Date _____ / ____ / ____	



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1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance Charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at the total periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly**

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.**
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repeated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.**

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- 5. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Error Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O11GLBAK

52475A

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

MAY 06 - JUN 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,278.50
Payments, Credits and Adjustments	\$0.00
Transactions	\$735.00
Finance Charges	\$117.92
New Balance	\$8,131.42
Minimum Amount Due	\$461.00
Payment Due Date	July 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

1	07 MAY	CLEARFIELD BANK & TRUS CLEARFIELD PA	\$700.00
2	05 JUN	PAST DUE FEE	35.00
3	05 JUN	CASH ADVANCE FEE -- FINANCE CHARGE	21.00

You were assessed a past due fee of \$35.00 on 06/05/2004 because your minimum payment was not received by the due date of 06/05/2004. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$22.05	.02841% F	10.37%	\$4.19
CASH	\$7,980.53	.03910% F	14.27%	\$96.73

ANNUAL PERCENTAGE RATE applied this period

17.68%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8131420221000461000

New Balance	\$8,131.42
Minimum Amount Due	\$461.00
Payment Due Date	July 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
E-mail Address	

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052512A

#9015826671227116# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ SS.# _____	☐	☐	☐
2. Name _____ SS.# _____	☐	☐	☐
3. Name _____ SS.# _____	☐	☐	☐
4. Name _____ SS.# _____	☐	☐	☐
X Current Account Owner's Signature		Today's Date _____ / ____ / ____	

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the month January, April, July and October.
- If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you or without waiving our right to assess the same or similar fees at a later time.
- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and you receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One 011GLBAK

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of your check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$8,131.42
Payments, Credits and Adjustments	\$461.00
Transactions, including Monthly Bills	\$110.90
Finance Charges	\$93.10

New Balance	\$7,874.42
Minimum Amount Due	\$236.00
Payment Due Date	August 05, 2004

Total Credit Line	\$8,000
Total Available Credit	\$125.58
Credit Line for Cash	\$8,000
Available Credit for Cash	\$125.58

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	16 JUN	CAPITAL ONE ONLINE ACH PAYMENT	\$461.00-
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Transactions

2	07 JUN	OVERLIMIT FEE	\$29.00
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Monthly Bills and Related Expenses

3	18 JUN	VWH*T2383656 LANBE VER 561-989-8574 FL	\$38.00
4	02 JUL	WWW*EARTHLINK.NET 800-719-4660 GA	43.90

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$56.50	.02855% F	10.42%	\$1.48
CASH	\$7,869.68	.03923% F	14.32%	\$92.62

ANNUAL PERCENTAGE RATE applied this period

14.29%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7874420461000236006

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

New Balance	\$7,874.42
Minimum Amount Due	\$236.00
Payment Due Date	August 05, 2004
Total enclosed \$	
Account Number:	4791-2418-0061-8865

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

#9018826671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name SS#	☐	☐	☐
2. Name SS#	☐	☐	☐
3. Name SS#	☐	☐	☐
4. Name SS#	☐	☐	☐
X Current Account Owner's Signature	/ / Today's Date		



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1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

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- If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
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4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

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BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer from your bank account for the amount of the check(s). This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,874.42
Payments, Credits and Adjustments	\$236.00
Transactions	\$.00
Finance Charges	\$97.23
New Balance	\$7,735.65
Minimum Amount Due	\$232.00
Payment Due Date	September 04, 2004
Total Credit Line	\$8,000
Total Available Credit	\$264.35
Credit Line for Cash	\$8,000
Available Credit for Cash	\$264.35

Payments, Credits and Adjustments

1	03 AUG	CAPITAL ONE ONLINE ACH PAYMENT	\$236.00
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$74.49	.02912% F	10.63%	\$.67
CASH	\$7,824.15	.03981% F	14.53%	\$96.56

ANNUAL PERCENTAGE RATE applied this period

14.49%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7735650236000232005

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

New Balance \$7,735.65
Minimum Amount Due \$232.00
Payment Due Date September 04, 2004
Total enclosed \$
Account Number: 4791-2418-0061-8865

#9021926671227116# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



052251

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature		_____ Today's Date	

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

- Annual Percentage Rates (APR).**
 - The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

- Your card or account cannot be used in connection with any Internet gambling transactions.
- Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error, or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01LGLBAK

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,735.65
Payments, Credits and Adjustments	\$232.00
Transactions, including Monthly Bills	\$43.90
Finance Charges	\$97.07
New Balance	\$7,644.62
Minimum Amount Due	\$229.00
Payment Due Date	October 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$355.38
Credit Line for Cash	\$8,000
Available Credit for Cash	\$355.38

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5015
Richmond, VA 23285-5184

Important Account Information

Are you registered to vote in this year's general election? It's not too late! There's still time to register, so go for it. Your vote can make a difference this November. Call or visit your local voters' registration office or go to www.everyvotecounts2004.com to make sure your voice is heard. Every vote counts!

Payments, Credits and Adjustments

1	02 SEP	CAPITAL ONE ONLINE ACH PAYMENT	\$232.00
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Monthly Bills and Related Expenses

2	05 AUG	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
3	03 SEP	WWW*EARTHLINK.NET 800-719-4660 GA	21.95

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$24.15	.02962% F	10.81%	\$8.23
CASH	\$7,752.66	.04030% F	14.71%	\$96.85

ANNUAL PERCENTAGE RATE applied this period

14.70%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7644620232000229007

New Balance \$7,644.62
Minimum Amount Due \$229.00
Payment Due Date October 05, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
E-mail Address @

#9024926671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



053073

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature		_____ Today's Date	

1. How To Avoid A Finance Charge.

- Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and now other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account; or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment. This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

- Annual Percentage Rates (APR).**
 - The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
 - If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
 - If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003
Capital One OILGLBAK

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

SEP 06 - OCT 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,644.62
Payments, Credits and Adjustments	\$229.00
Transactions, including Monthly Bills	\$21.95
Finance Charges	\$93.34
New Balance	\$7,530.91
Minimum Amount Due	\$225.00
Payment Due Date	November 05, 2004
Total Credit Line	\$8,000
Total Available Credit	\$469.09
Credit Line for Cash	\$8,000
Available Credit for Cash	\$469.09

Payments, Credits and Adjustments

1	01 OCT	CAPITAL ONE ONLINE ACH PAYMENT	\$229.00
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Monthly Bills and Related Expenses

2	04 OCT	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:	Send inquiries to:
Attn: Remittance Processing	Capital One Services
Capital One Services	P.O. Box 85015
P.O. Box 85184	Richmond, VA 23285-5015
Richmond, VA 23285-5184	

Important Account Information

Want to make a difference this November? VOTE! Your vote is important, so get out there on November 2. Only you can make sure your voice is heard. Every vote counts!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$38.22	.03003% F	10.96%	\$3.34
CASH	\$7,614.89	.04071% F	14.86%	\$93.00

ANNUAL PERCENTAGE RATE applied this period

14.84%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7530910229000225008

New Balance	\$7,530.91
Minimum Amount Due	\$225.00
Payment Due Date	November 05, 2004
Total enclosed	\$
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

020459

#9028026671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHOTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X _____ Current Account Owner's Signature	/ / Today's Date		



05R15 O 1400
2-45

1. How To Avoid A Finance Charge.

- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. **Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
- 4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- 5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase. Please remember to sign all correspondence.

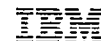
† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Capital One 01GLBAA

20459S

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.



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IBM ThinkPad R51 Notebook

Distinctive IBM Innovations:

- IBM Embedded Security Subsystem 2.0 – Strongest security as a standard feature
- IBM Active Protection System – Airbag-like technology to help protect your hard drive
- IBM Rescue and Recovery™ with Rapid Restore – One-button recovery and restore solution

System Features:

- Intel Celeron M Processor 320 (1.30GHz)
- Microsoft Windows XP Professional®
- 14.1" XGA TFT display
- Intel Extreme Graphics 2
- 128MB DDR SDRAM

- 20GB hard disk drive
- UltraBay™ Enhanced CD-ROM
- WiFi Wireless Upgradeable with IBM UltraConnect™ antenna*
- 1-yr system/battery limited warranty*

IBM Web Price: \$1049

Your Price: **\$945*** #288745U

IBM ThinkCentre™ A51p Desktop

Distinctive IBM Innovations:

- IBM Rescue and Recovery with Rapid Restore – One-button recovery and restore solution
- IBM Embedded Security Subsystem 2.0 – Strongest security as a standard feature
- Access IBM – IBM help at your fingertips*

System Features:

- Intel® Pentium® 4 processor 520 with HT Technology (2.8GHz, 900MHz Front Side Bus)
- Microsoft Windows XP Professional
- 256MB DDR PC3200
- 40GB hard drive
- CD-ROM
- Integrated Broadcom Gigabit Ethernet

- Intel® PCI Express Graphics
- PC Doctor™ Diagnostics
- IBM USB Optical Mouse and Preferred Pro Keyboard
- SoundMax Audio and Jazz Intimely™ External Speakers
- Tool-less cover and hard drive removal
- Massive connectivity: 2 front, 6 rear USB 2.0 ports
- Norton AntiVirus with 90 days of virus definition updates
- Lotus® SmartSuite® Millennium license
- 3-yr parts limited warranty with 1-yr limited onsite service*

IBM Web Price: \$999

Your Price: **\$900** #842215U

Monitor not included

1-800-426-7235, ext. 3552 ibm.com/businesscenter/capitalone

594100



VISA ACCOUNT

4791-2418-0061-8865

OCT 06 - NOV 05, 2004

Page 1 of 1

Account Summary

Previous Balance	\$7,530.91
Payments, Credits and Adjustments	\$225.00
Transactions, including Monthly Bills	\$475.29
Finance Charges	\$96.90
New Balance	\$7,878.10
Minimum Amount Due	\$236.00
Payment Due Date	December 04, 2004
Total Credit Line	\$8,000
Total Available Credit	\$121.90
Credit Line for Cash	\$8,000
Available Credit for Cash	\$121.90

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:

Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Important Account Information

We would like to take this opportunity to inform you that we may report information about your account to credit bureaus. The reporting of your account information to credit bureaus contributes to your overall credit profile. Late payments, missed payments or other defaults on your account may also be reflected in your credit report.

Payments, Credits and Adjustments

1	26 OCT	CAPITAL ONE ONLINE ACH PAYMENT	\$225.00-
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Transactions

2	26 OCT	T. D. FABRICATING AND CLEARFIELD PA	\$342.42
3	26 OCT	CUMBERLAND TRUCK PARTS CLEARFIELD PA	12.34
4	30 OCT	LOWE'S #1010 DUBOIS PA	12.60
5	01 NOV	CUMBERLAND TRUCK PARTS CLEARFIELD PA	8.08
6	01 NOV	CARNS EQUIPMENT CO CLEARFIELD PA	77.90

Monthly Bills and Related Expenses

7	02 NOV	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
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Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$159.84	.03044% F	11.11%	\$1.51
CASH	\$7,483.30	.04112% F	15.01%	\$95.39

ANNUAL PERCENTAGE RATE applied this period

14.93%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7878100225000236007

New Balance	\$7,878.10
Minimum Amount Due	\$236.00
Payment Due Date	December 04, 2004

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address		

#9031126671227111# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

052569

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OSR15 01400
23

1. How To Avoid A Finance Charge. † a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance". b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. 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We reserve the right to not assess any or all finance charges for any given billing period. 2. Average Daily Balance (Including New Purchases). a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. 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Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed. b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by our monthly	periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment. 3. Annual Percentage Rates (APR). a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement. b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in <i>The Wall Street Journal</i>, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October. c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repeated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in <i>The Wall Street Journal</i>, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month. 4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time. 5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges; past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the resending of	your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. 7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions. 8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. BILLING RIGHTS SUMMARY (In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. † Special Rule For Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to contact the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence. † Does not apply to consumer non-credit card accounts † Does not apply to business non-credit card accounts Capital One supports information privacy protection: see our website at www.capitalone.com. Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One O1LGLBAK
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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.

Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

NOV 06 - DEC 05, 2004
Page 1 of 1

Account Summary

Previous Balance	\$7,878.10
Payments, Credits and Adjustments	\$236.00
Transactions, including Monthly Bills	\$36.03
Finance Charges	\$97.55
New Balance	\$7,775.68
Minimum Amount Due	\$233.00
Payment Due Date	January 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$224.32
Credit Line for Cash	\$8,000
Available Credit for Cash	\$224.32

Payments, Credits and Adjustments

1	03 DEC	CAPITAL ONE ONLINE ACH PAYMENT	\$236.00-
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Transactions

2	10 NOV	TRACTOR-SUPPLY-CO #068 CLEARFIELD PA	\$14.08
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Monthly Bills and Related Expenses

3	03 DEC	WWW*EARTHLINK.NET 800-719-4660 CA	\$21.95
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Important Reminder: Your Year-End Summary should arrive no later than February 28. If you have not received a Summary by that date, please call the customer service number on the back of your card so that a replacement copy may be sent to you directly.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

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Attn: Remittance Processing Capital One Services
Capital One Services P.O. Box 85015
P.O. Box 85184 Richmond, VA 23285-5015
Richmond, VA 23285-5184

Important Account Information

It's Capital One Bowl Week time again! Tune in to ESPN, ESPN2, and ABC starting December 14 for the best in post-season college football action, to see your favorite teams fight for bowl championships, and for college football's ultimate prize: the BCS National Championship. And on New Year's Day, be sure to tune in to ABC to watch the Capital One Bowl and see which mascot is crowned the Capital One National Mascot of the Year!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$481.38	.03104% F	11.33%	\$4.48
CASH	\$7,434.66	.04173% F	15.23%	\$93.07

ANNUAL PERCENTAGE RATE applied this period

14.99%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7775680236000233002

New Balance \$7,775.68
Minimum Amount Due \$233.00
Payment Due Date January 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184

019719

#9034026671227110# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

ACCESS AUTHORIZATION FORM

STONE & WOOD INC
Account #: 4791241800618865

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will submit that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

d. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

e. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

f. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

g. **Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.

h. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to contact the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

- ☒ **ACCOUNT OWNER**
Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.
- ☒ **ACCOUNT MANAGER**
Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.
- ☒ **AUTHORIZED USER**
Can make purchases on the account.



Please fill out Access Authorization Form on reverse



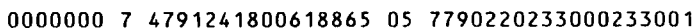
5	03 JAN	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

We would like to take this opportunity to inform you that we may report information about your account to credit bureaus. The reporting of your account information to credit bureaus contributes to your overall credit profile. Late payments, missed payments or other defaults on your account may also be reflected in your credit report.

15.27%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT



Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
@	
Email Address	

#9000626671227117# MAIL ID NUMBER

052855

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.

ACCESS AUTHORIZATION FORM

STONE & WOOD INC
Account #: 4791241800618865

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



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- 6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion.

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the error or if you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts
† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other form.

Let Capital One show you the way home.

Buying your first home can be an exciting but complicated process. That's why we make it easier and more affordable than ever before. Just call 1-866-896-9596 and speak with one of our loan officers. Or, visit www.capitalonemortgage.com for helpful information and great tips. You can even apply online! With Capital One's low rates and no-hassle service, home is closer than you think.

Enjoy great value without the hassles.
Call about a Capital One mortgage today!

1-866-896-9596

Mon-Fri 8 a.m.-9 p.m. ET Sat 8 a.m.-5 p.m. ET
or apply online at www.capitalonemortgage.com



Your Reservation Number: 6402 046 628 9672



VISA ACCOUNT
4791-2418-0061-8865

JAN 06 - FEB 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$7,790.22
Payments, Credits and Adjustments	\$233.00
Transactions, including Monthly Bills	\$57.94
Finance Charges	\$102.34
New Balance	\$7,717.50
Minimum Amount Due	\$231.00
Payment Due Date	March 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$282.50
Credit Line for Cash	\$8,000
Available Credit for Cash	\$282.50

Payments, Credits and Adjustments

1	04 FEB	CAPITAL ONE ONLINE ACH PAYMENT	\$233.00
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Transactions

2	20 JAN	ELK POWER INC. 814-834-2065 PA	\$35.99
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Monthly Bills and Related Expenses

3	03 FEB	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One Services
P.O. Box 85184
Richmond, VA 23285-5184

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$428.19	.03197% F	11.67%	\$4.24
CASH	\$7,418.29	.04266% F	15.57%	\$98.10

ANNUAL PERCENTAGE RATE applied this period

15.36%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7717500233000231008

New Balance \$7,717.50
Minimum Amount Due \$231.00
Payment Due Date March 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

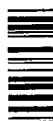
#9003726671227112# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 85184
Richmond, VA 23285-5184



053429



This is not a commitment to lend. The loan offered here is a product of Capital One, F.S.B.

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1. How To Avoid A Finance Charge.

a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and now other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

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a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replaced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account. If it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)

If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

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Mon-Fri 8 a.m.-9 p.m. ET Sat 8 a.m.-5 p.m. ET
or apply online at www.capitalonemortgage.com

Your Reservation Number: 6403 036 707 9185



VISA ACCOUNT
4791-2418-0061-8865

FEB 06 - MAR 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$7,717.50
Payments, Credits and Adjustments	\$239.72
Transactions	\$121.38
Finance Charges	\$93.14
New Balance	\$7,692.30
Minimum Amount Due	\$230.00
Payment Due Date	April 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$307.70
Credit Line for Cash	\$8,000
Available Credit for Cash	\$307.70

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
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Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

1	21 FEB	CUMBERLAND TRUCK PARTS CREDIT	\$8.72-
2	04 MAR	CAPITAL ONE ONLINE ACH PAYMENT	231.00-

Transactions

3	21 FEB	CUMBERLAND TRUCK PARTS CLEARFIELD PA	\$64.79
4	24 FEB	CVS PHARMACY #1685 Q03 CLEARFIELD PA	46.67
5	24 FEB	J.J. POWELL, INC. CLEARFIELD PA	9.92

We will be changing how we allocate payments and credits to your account no sooner than your June 2005 billing period. As stated in your Customer Agreement, this may include allocation to balances with lower annual percentage rates (A.P.R.s) before balances with higher A.P.R.s. Please call the number on the back of your credit card if you have questions about the specific changes to your account.

Important Account Information

Please review the important information enclosed with your statement and keep a copy for your records.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$380.91	.03252% F	11.87%	\$3.47
CASH	\$7,411.09	.04321% F	15.77%	\$89.67

ANNUAL PERCENTAGE RATE applied this period

15.58%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7692300231000230005

New Balance \$7,692.30
Minimum Amount Due \$230.00
Payment Due Date April 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

#9006526671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217



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2-6

1. How To Avoid A Finance Charge.

- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
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4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit cards and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

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BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

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† Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

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Buying your first home can be an exciting but complicated process. That's why we make it easier and more affordable than ever before. Just call 1-866-896-9596 and speak with one of our loan officers. Or, visit www.capitalonemortgage.com for helpful information and great tips. You can even apply online! With Capital One's low rates and no-hassle service, home is closer than you think.

Enjoy great value without the hassles.
Call about a Capital One mortgage today!

1-866-896-9596

Mon-Fri 8 a.m.-9 p.m. ET Sat 8 a.m.-5 p.m. ET
or apply online at www.capitalonemortgage.com



Your Reservation Number: 6712 056 777 4725



VISA ACCOUNT
4791-2418-0061-8865

MAR 06 - APR 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$7,692.30
Payments, Credits and Adjustments	\$230.00
Transactions, including Monthly Bills	\$287.82
Finance Charges	\$106.06
New Balance	\$7,856.18
Minimum Amount Due	\$235.00
Payment Due Date	May 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$143.82
Credit Line for Cash	\$8,000
Available Credit for Cash	\$143.82

Payments, Credits and Adjustments

1	05 APR	CAPITAL ONE ONLINE ACH PAYMENT	\$230.00
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Transactions

2	11 MAR	CVS PHARMACY #1685 Q03 CLEARFIELD PA	\$265.87
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Monthly Bills and Related Expenses

3	06 MAR	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
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1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
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P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$561.35	.03293% F	11.02%	\$5.73
CASH	\$7,419.52	.04362% F	15.92%	\$100.33

ANNUAL PERCENTAGE RATE applied this period

15.65%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 7856180230000235009

New Balance \$7,856.18
Minimum Amount Due \$235.00
Payment Due Date May 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

#9009626671227118# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

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05B24.0 1-400
52813A
2-4-11

1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted to that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly**

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code H appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
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- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.**
- 4. Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
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- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

4. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

1 Does not apply to business non-credit card accounts

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Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One
01LGLBAX

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (11:00 a.m. PT). Please allow at least five business days for postal delivery. Payments received by other means or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other form.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

APR 06 - MAY 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$7,856.18
Payments, Credits and Adjustments	\$0.00
Transactions, including Monthly Bills	\$161.70
Finance Charges	\$102.83
New Balance	\$8,120.71
Minimum Amount Due	\$478.00
Payment Due Date	June 04, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Your scheduled payment has not been received. Please remit the amount due appearing on this statement. If you have already made your payment, please accept our thanks.

Transactions

1	05 MAY	PAST DUE FEE	\$35.00
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Monthly Bills and Related Expenses

2	02 MAY	PROGRESSIVE INS 800-888-7764 OH	\$104.75
3	03 MAY	WWW*EARTHLINK.NET 800-719-4660 GA	21.95

****Important Notice**** During March and April of 2005, you should have received a copy of the updated Customer Agreement, which included the Arbitration Provision, for your account. Our records indicate that you opted out of the Arbitration Provision in 2001 and we wanted to inform you that your account is not subject to the terms set forth in the Arbitration Provision. Your account is, however, subject to all other terms included in the Customer Agreement.

You were assessed a past due fee of \$35.00 on 05/05/2005 because your minimum payment was not received by the due date of 05/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$503.44	.03326% F	12.14%	\$5.02
CASH	\$7,418.41	.04395% F	16.64%	\$97.81

ANNUAL PERCENTAGE RATE applied this period

15.79%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8120710230000478007

New Balance **\$8,120.71**
Minimum Amount Due **\$478.00**
Payment Due Date **June 04, 2005**
Total enclosed \$
Account Number: **4791-2418-0061-8865**

Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address @

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

052629

#9012626671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____ / ____ / ____		



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1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly**

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

- 3. Annual Percentage Rates (APR).**
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.**
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.**
- 4. Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- 5. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY (In Case Of Errors Or Questions About Your Bill)**
- If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

2. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc., when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

**Your account temporarily suspended
from future purchases and cash
advances due to its past due status.**

***A good credit rating may help you get credit cards,
a cell phone or even a job.***

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online account access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the payment coupon below.

ACCOUNT STATUS FOR:
STONE & WOOD INC

**60 DAYS
PAST DUE!**

TEMPORARILY
SUSPENDED

Capital One
what's in your wallet?

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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048-0404



VISA ACCOUNT
4791-2418-0061-8865

MAY 06 - JUN 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,120.71
Payments, Credits and Adjustments	\$.00
Transactions	\$64.00
Finance Charges	\$111.02
New Balance	\$8,295.73
Minimum Amount Due	\$726.00
Payment Due Date	July 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Payments, Credits and Adjustments

Transactions

1	06 MAY	OVERLIMIT FEE	\$29.00
2	05 JUN	PAST DUE FEE	35.00

Capital One is proud to support The Heart of America® Foundation, helping children learn to read, succeed, and make a difference in the world. In 2003, we gathered nearly \$1 million worth of books for children in need. To learn more about how you can help a child make reading a lifelong passion, visit www.heartofamerica.org.

Your account has recently been past due, overlimit, or has had a returned payment. While we reserve the right to increase your Annual Percentage Rate and Annual Membership Fee if you fail to maintain the terms of your account, we have chosen not to do so at this time as we value you as our customer and appreciate your business. Please keep your account in good standing in the future to enable us to provide you with the best possible rates and level of service.

You were assessed a past due fee of \$35.00 on 06/05/2005 because your minimum payment was not received by the due date of 06/04/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$684.11	.033866% F	12.36%	\$7.18
CASH	\$7,519.18	.044559% F	16.36%	\$103.84

ANNUAL PERCENTAGE RATE applied this period

15.93%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8295730230000726004

New Balance	\$8,295.73
Minimum Amount Due	\$726.00
Payment Due Date	July 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
E-mail Address	

#9015626671227110# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

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1. How To Avoid A Finance Charge.

- a. Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. Assessing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance Charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of the days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.**
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly**

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.**
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.**
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repaid Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.**
- 4. Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
- 5. Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.
- 6. If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

- 7. Using Your Account.** Your card or account cannot be used in connection with any Internet gambling transactions.
- 8. Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mail you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

**Your account temporarily suspended
from future purchases and cash
advances due to its past due status.**

**A good credit rating may help you get credit cards,
a cell phone or even a job.**

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online account access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the payment coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

**60 DAYS
PAST DUE!**

TEMPORARILY
SUSPENDED

CapitalOne
what's in your wallet?

048-0404



VISA ACCOUNT
4791-2418-0061-8865

JUN 06 - JUL 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,295.73
Payments, Credits and Adjustments	\$0.00
Transactions	\$64.00
Finance Charges	\$109.95
New Balance	\$8,469.68
Minimum Amount Due	\$980.00
Payment Due Date	August 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online
and receive valuable offers.

Send payments to: Send inquiries to:
Attn: Remittance Processing Capital One
Capital One, F.S.B. P.O. Box 30285
P.O. Box 790217 St. Louis, MO 63179-0217
St. Louis, MO 63179-0217 SLC, UT 84130-0285

Payments, Credits and Adjustments

Transactions

1	06 JUN	OVERLIMIT FEE	\$29.00
2	05 JUL	PAST DUE FEE	35.00

You were assessed a past due fee of \$35.00 on 07/05/2005 because your minimum payment was not received by the due date of 07/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$755.55	.03403% F	12.42%	\$7.71
CASH	\$7,622.20	.04471% F	16.32%	\$102.24

ANNUAL PERCENTAGE RATE applied this period

15.97%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8469680230000980002

Please print mailing address and/or e-mail changes below using blue or black ink.

New Balance \$8,469.68
Minimum Amount Due \$980.00
Payment Due Date August 05, 2005
Total enclosed \$
Account Number: 4791-2418-0061-8865

Street Apt. #
City State ZIP
Home Phone Alternate Phone
Email Address

#9018726671227115# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



05R22.0 1400
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1. How To Avoid A Finance Charge.

- a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance" in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account.

If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

- 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including any transactions you have authorized, finance charges, post due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
- 7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
- 8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

1. Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

‡ Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One
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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account is temporarily suspended from future charges and cash advances due to its past due status.

A good credit rating can help you get credit cards, a cell phone or even a job.

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the remittance coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

PAST DUE!

TEMPORARILY
SUSPENDED

Capital One® | what's in your wallet?

042-0605



VISA ACCOUNT
4791-2418-0061-8865

JUL 06 - AUG 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,469.68
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$116.90
New Balance	\$8,621.58
Minimum Amount Due	\$1,238.00
Payment Due Date	September 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

Payments, Credits and Adjustments

Transactions

1	05 AUG	PAST DUE FEE	\$35.00
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Your account has recently been past due, overlimit, or has had a returned payment. While we reserve the right to increase your Annual Percentage Rate and Annual Membership Fee if you fail to maintain the terms of your account, we have chosen not to do so at this time as we value you as our customer and appreciate your business. Please keep your account in good standing in the future to enable us to provide you with the best possible rates and level of service.

You were assessed a past due fee of \$35.00 on 08/05/2005 because your minimum payment was not received by the due date of 08/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$798.67	.03455% F	12.61%	\$8.55
CASH	\$7,727.44	.04523% F	16.51%	\$108.35

ANNUAL PERCENTAGE RATE applied this period

16.14%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8621580230001238007

New Balance	\$8,621.58
Minimum Amount Due	\$1,238.00
Payment Due Date	September 05, 2005
Total enclosed	\$
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #	
City	State	ZIP
Home Phone	Alternate Phone	
Email Address	@	

#9021826671227118# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16801-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

052476

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



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1. How To Avoid A Finance Charge. a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance". b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account. c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account. d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period. 2. Average Daily Balance (Including New Purchases). a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advances, purchases, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at the total periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balances for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed. b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly	periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment. 3. Annual Percentage Rates (APR). a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement. b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in <i>The Wall Street Journal</i>, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October. c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in <i>The Wall Street Journal</i>, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month. 4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time. 5. Renewing Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period. 6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of	your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above. 7. Using Your Account. Your card or account cannot be used in connection with any Internet gambling transactions. 8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. BILLING RIGHTS SUMMARY (In Case Of Errors Or Questions About Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. †, ‡ Special Rule For Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence. † Does not apply to consumer non-credit card accounts ‡ Does not apply to business non-credit card accounts Capital One supports information privacy protection: see our website at www.capitalone.com. Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2003 Capital One 01LGLBAC
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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account is temporarily suspended from future charges and cash advances due to its past due status.

A good credit rating can help you get credit cards, a cell phone or even a job.

We can help restore your charging privileges:

- Use our free Check by Phone service by calling 1-800-955-6600.
- Call our friendly associates for payment options at the number above.
- If you have online access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the remittance coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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ACCOUNT STATUS FOR:
STONE & WOOD INC

PAST DUE!

TEMPORARILY
SUSPENDED

Capital One | what's in your wallet?

042-0605



VISA ACCOUNT
4791-2418-0061-8865

AUG 06 - SEP 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$8,621.58
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$120.55
New Balance	\$8,777.13
Minimum Amount Due	\$1,501.00
Payment Due Date	October 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

Payments, Credits and Adjustments

Transactions

1	05 SEP	PAST DUE FEE	\$35.00
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You were assessed a past due fee of \$35.00 on 09/05/2005 because your minimum payment was not received by the due date of 09/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-0285

Important Account Information

Twelve unsung heroes of college athletics are competing for the honor of Capital One National Mascot of the Year - and you can help decide who wins! Each week, the mascots go head-to-head in competition, but only one will win the coveted title and \$10,000 for their school. Go to capitalone.com where you can vote daily for your favorite mascot - and don't forget to tune in to the Capital One Bowl on ABC on Monday, January 2, 2006, to see who wins!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$842.52	.03515% P	12.83%	\$9.18
CASH	\$7,837.24	.04584% P	16.73%	\$111.37

ANNUAL PERCENTAGE RATE applied this period

16.35%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8777130230001501003

New Balance	\$8,777.13
Minimum Amount Due	\$1,501.00
Payment Due Date	October 05, 2005
Total enclosed	\$
Account Number:	4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	@

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

014480

#9024926671227113# MAIL ID NUMBER
STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Please write your account number on your check or money order made payable to Capital One, F.S.B. and mail in the enclosed envelope.



05R22 O 1400
14480S
2

1. How To Avoid A Finance Charge.
- a. Grace Period. You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."
- b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- d. Temporary Reduction in Finance Charge. We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).
- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balance. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.
3. Annual Percentage Rates (APR).
- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Repriced Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.
4. Assessment of Late, Overlimit and Returned Payment Fees. Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Terminating Your Account. If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (including the membership fee) prior to the end of the thirty-day period.
6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.
7. Using Your Account. Your card or account cannot be used in connection with any internet gambling transactions.
8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.
- BILLING RIGHTS SUMMARY**
(In Case Of Errors Or Questions About Your Bill)
- If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.
- 1.† Special Rule For Credit Card Purchases
- If you have a problem with the quality of property or services that you purchased with a credit card and you have acted in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.
- † Does not apply to consumer non-credit card accounts
‡ Does not apply to business non-credit card accounts
- Capital One supports information privacy protection: see our website at www.capitalone.com.
Capital One is a federally registered service mark of Capital One Financial Corporation. All rights reserved. © 2000 Capital One O1LGLBAC

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Your account is about to charge off as a bad debt.

- We report an R9 rating to credit bureaus when an account charges off.
- Lenders and employers nationwide can access credit bureau reports.
- An R9 will limit our ability to offer you financial solutions.
- You will still be responsible for repaying the debt.

Good news – it's not too late.

- Call 1-800-955-6600 for payment options.
- Pay with our free Check by Phone service.
- If you have online account access, log on to your account and pay now at www.capitalone.com.
- If you prefer, simply use the remittance coupon below.

The purpose of this letter is to collect a debt. Any information obtained will be used for that purpose.
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045-0404


 VISA ACCOUNT
 4791-2418-0061-8865

SEP 06 - OCT 05, 2005

Page 1 of 1

Account Summary

Previous Balance	\$8,777.13
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$119.50
New Balance	\$8,931.63
Minimum Amount Due	\$8,931.63
Payment Due Date	November 05, 2005
Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to: Send inquiries to:
 Attn: Remittance Processing Capital One
 Capital One, F.S.B. P.O. Box 30285
 P.O. Box 790217 P.O. Box 30285
 St. Louis, MO 63179-0217 SLC, UT 84130-0285

Payments, Credits and Adjustments

Transactions

1	05 OCT	PAST DUE FEE	\$35.00
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Your account has recently been past due, overlimit, or has had a returned payment. While we reserve the right to increase your Annual Percentage Rate and Annual Membership Fee if you fail to maintain the terms of your account, we have chosen not to do so at this time as we value you as our customer and appreciate your business. Please keep your account in good standing in the future to enable us to provide you with the best possible rates and level of service.

You were assessed a past due fee of \$35.00 on 10/05/2005 because your minimum payment was not received by the due date of 10/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Important Account Information

Twelve unsung heroes of college athletics are competing for the honor of Capital One National Mascot of the Year - and you can help decide who wins! Each week, the mascots go head-to-head in competition, but only one will win the coveted title and \$10,000 for their school. Go to capitalone.com where you can vote daily for your favorite mascot - and don't forget to tune in to the Capital One Bowl on ABC on Monday, January 2, 2006, to see who wins!

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$886.82	.03548% F	13.95%	\$9.44
CASH	\$7,947.93	.04616% F	16.85%	\$110.06

ANNUAL PERCENTAGE RATE applied this period

16.46%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 8931630230008931634

New Balance \$8,931.63
 Minimum Amount Due \$8,931.63
 Payment Due Date November 05, 2005
 Total enclosed \$
 Account Number: 4791-2418-0061-8865

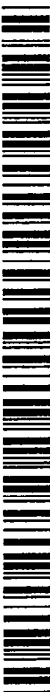
Please print mailing address and/or e-mail changes below using blue or black ink.

Street Apt #
 City State ZIP
 Home Phone Alternate Phone
 Email Address @

Capital One, F.S.B.
 P.O. Box 790217
 St. Louis, MO 63179-0217

014515

#9027926671227110# MAIL ID NUMBER
 STONE & WOOD INC
 JOHN B LANSBERRY
 1219 BISHTOWN RD
 WOODLAND PA 16881-8622



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145155
Z

1. How To Avoid A Finance Charge.

- † a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance".
- b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your Account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.
- † c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.
- † d. **Temporary Reduction in Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

- a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.
- b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

- a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.
- b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.
- c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. Assessment of Late, Overlimit and Returned Payment Fees.

Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Renewing Your Account.

If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. If You Close Your Account. You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized, finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. Using Your Account.

Your card or account cannot be used in connection with any Internet gambling transactions.

8. Notice About Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have filed in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.
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Capital One 01LQBAC

Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the day we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check, you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

Save time ... Give employees access to your account!

STONE & WOOD INC
Account #: 4791241800618865

Give your employees access to your account so they can make payments, purchases and more. Simply fill out the back of this form and return it with your monthly payment. Be sure to designate each employee's level of access.

☒ ACCOUNT OWNER

Has all the rights and authority over the account. The primary account owner can designate others to have owner level access.

☒ ACCOUNT MANAGER

Can access account information and make payments over the phone or Internet. Cannot change terms (APR, credit limit) or add employees to the account. Must also be an Authorized User to receive own card.

☒ AUTHORIZED USER

Can make purchases on the account.



Please fill out Access Authorization Form on reverse



VISA ACCOUNT
4791-2418-0061-8865

OCT 06 - NOV 05, 2005
Page 1 of 1

Account Summary

Previous Balance	\$8,931.63
Payments, Credits and Adjustments	\$0.00
Transactions	\$35.00
Finance Charges	\$127.21

New Balance	\$9,093.84
Minimum Amount Due	\$9,093.84
Payment Due Date	December 05, 2005

Total Credit Line	\$8,000
Total Available Credit	\$0.00
Credit Line for Cash	\$8,000
Available Credit for Cash	\$0.00

At your service

To call Customer Relations or to report a lost or stolen card:
1-800-867-0904

Visit www.capitalone.com today to manage your account online and receive valuable offers.

Send payments to:
Attn: Remittance Processing
Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217

Send inquiries to:
Capital One
P.O. Box 30285
SLC, UT 84130-C285

Payments, Credits and Adjustments

Transactions

1	05 NOV	PAST DUE FEE	\$35.00
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You were assessed a past due fee of \$35.00 on 11/05/2005 because your minimum payment was not received by the due date of 11/05/2005. To avoid this fee in the future, we recommend that you allow at least 7 business days for your payment to reach Capital One.

Finance Charges

Please see reverse side for important information

	Balance rate applied to	Periodic rate	Corresponding APR	FINANCE CHARGE
PURCHASES	\$931.73	.03605% F	13.16%	\$10.41
CASH	\$8,061.29	.04674% F	17.06%	\$116.80

ANNUAL PERCENTAGE RATE applied this period

16.66%

▼ PLEASE RETURN PORTION BELOW WITH PAYMENT ▼



0000000 7 4791241800618865 05 9093840230009093848

New Balance	\$9,093.84
Minimum Amount Due	\$9,093.84
Payment Due Date	December 05, 2005

Total enclosed \$
Account Number: 4791-2418-0061-8865

Please print mailing address and/or e-mail changes below using blue or black ink.

Street	Apt. #
City	State ZIP
Home Phone	Alternate Phone
Email Address	

#9031026671227113# MAIL ID NUMBER

STONE & WOOD INC
JOHN B LANSBERRY
1219 BISHTOWN RD
WOODLAND PA 16881-8622

Capital One, F.S.B.
P.O. Box 790217
St. Louis, MO 63179-0217
006955

STONE & WOOD INC
Account #: 4791241800618865

ACCESS AUTHORIZATION FORM

Clearly print each employee's name, social security number, and level of access. If your Account Manager needs a card, please also check their Authorized User box.

	ACCOUNT OWNER	ACCOUNT MANAGER	AUTHORIZED USER
1. Name _____ S.S.# _____	☐	☐	☐
2. Name _____ S.S.# _____	☐	☐	☐
3. Name _____ S.S.# _____	☐	☐	☐
4. Name _____ S.S.# _____	☐	☐	☐
X Current Account Owner's Signature _____	Today's Date _____		

1. How To Avoid A Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance," in accordance with the Important Notice for payments below, and in time for it to be credited by your next statement closing date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge 1) from the date of the transaction or 2) from the date the transaction is processed to your account or 3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the next statement closing date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed. If the total finance charge resulting from the application of your periodic rate(s) is less than \$0.50, we will subtract that amount from the \$0.50 minimum and the difference will be billed to the purchase segment of your account.

d. **Temporary Reduction In Finance Charge.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases).

a. Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account. To get the daily balance for each segment of your account, we take the beginning balance for each segment and add any new transactions and any periodic finance charge calculated on the previous day's balance for that segment. We then subtract any payments or credits posted as of that day that are allocated to that segment. This gives us the separate daily balance for each segment of your account. However, if you paid the New Balance shown on your previous statement in full (or if your new balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. We calculate the average daily balance by adding all the daily balances together and dividing the sum by the number of days in the current billing cycle. To calculate your total finance charge, multiply your average daily balance by the daily periodic rate and by the number of days in the billing period. Due to rounding on a daily basis, there may be a slight variance between this calculation and the amount of finance charge actually assessed.

b. If the code Z or N appears on the front of this statement next to "Balance Rate Applied To," we multiply the average daily balance of each segment by your monthly

periodic rate. To obtain the average daily balance for the billing period covered by this statement, we take the beginning balance of each segment each day, add any new transactions to each segment, and subtract any payments or credits. (If the code N appears on the front of this statement next to "Balance Rate Applied To," we also subtract any unpaid finance charge included in the balance of each segment.) This gives us the daily balance of each segment. Then, we add up all the daily balances for each segment for the billing period and divide by the total number of days in the billing period. This gives us the average daily balance of each segment.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Prime), L (3-mo. LIBOR), C (Certificate of Deposit), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months January, April, July and October.

c. If the code D (Prime), F (1-mo. LIBOR) or G (3-mo. LIBOR Replicated Monthly) appears on the front of your statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary monthly and may increase or decrease based on the stated indices, as found in *The Wall Street Journal*, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period each month.

4. **Assessment of Late, Overlimit and Returned Payment Fees.** Your account will be assessed no more than two of the fees listed here that occur during any billing period. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. **Renewing Your Account.** If a membership fee appears on the front of this statement, you have 30 days from the date this statement was mailed to you to avoid paying the fee or to have such fee credited to you if you cancel your account. During this period, you may continue to use your account without having to pay the membership fee. To cancel your account, you must notify us by calling our Customer Relations Department and pay your "New Balance" in full (excluding the membership fee) prior to the end of the thirty-day period.

6. **If You Close Your Account.** You can request to close your account by calling our Customer Relations Department. You must destroy your credit card(s) and account access checks, cancel all preauthorized billing, and cease using your account. If you do not cancel preauthorized billing arrangements, we will consider receipt of a charge your authorization to reopen your account. Additionally, your account will not be closed until you pay all amounts you owe us including: any transactions you have authorized; finance charges, past due fees, overlimit fees, returned payment fees, cash advance fees and any other fees assessed to your account. You are responsible for these amounts whether they appear on your account at the time you request to close the account or they are incurred subsequent to your request to close the account. This may result in charges appearing on your account after you have requested the account to be closed or the reopening of

your account if it has already been closed. For example, if you authorized a purchase from a merchant and we receive the transaction from the merchant after your account has been closed, your account will be reopened, the amount of the charge will be added to your account, and you will be responsible for payment. If there is a membership fee for your account, the fee will continue to be charged, to the extent permitted by law, until the account balance has been paid in full as defined above.

7. **Using Your Account.** Your card or account cannot be used in connection with any internet gambling transactions.

8. **Notice About Electronic Check Conversion.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your bank account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

BILLING RIGHTS SUMMARY

(In Case Of Errors Or Questions About Your Bill)
If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about. You do not have to pay any amount in question while we are investigating it, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

† Special Rule For Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.) Please remember to sign all correspondence.

† Does not apply to consumer non-credit card accounts

† Does not apply to business non-credit card accounts

Capital One supports information privacy protection: see our website at www.capitalone.com.

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Important Notice: Payments you mail to us will be credited to your account as of the business day we receive it, provided (1) you send the bottom portion of this statement and your check in the enclosed remittance envelope and (2) your payment is received in our processing center by 3 p.m. ET (12 noon PT). Please allow at least five (5) business days for postal delivery. Payments received by us at any other location or in any other form may not be credited as of the date we receive them. Our business days are Monday through Saturday, excluding holidays. Please do not use staples, paper clips, etc. when preparing your payment. When you send us a check(s), you authorize us to make a one-time electronic transfer debit from your bank account for the amount of the check. This authorization applies to all checks received during the billing cycle even if sent by someone else. If we cannot process the transfer, you authorize us to make a charge against your bank account using the check, a paper draft or other item.

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support has been served by U.S. Mail, Postage Pre-Paid, on 18th day of August, 2009 upon the following:

David Thompson, Esq.
P.O. Box 587
208 Walton Street, Suite 4
Philipsburg, Pa 16866

By: 

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff,

Case No.: 07-572-CD

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,
Defendants.

ORDER OF COURT

AND NOW, to-wit, this ____ day of _____, 2009, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$10,742.70 with interest at the rate of 16.66% per anum from March 14, 2007, plus costs.

BY THE COURT

_____ J.

FILED

AUG 20 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

No. 07-572-CD

vs.

JOHN B LANXBERRY
STONE & WOOD, INC.
Defendants

FILED

AUG 20 2009

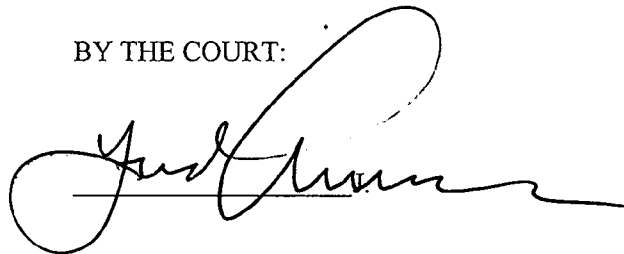
William A. Shaw
Prothonotary/Clerk of Courts

1 cent to Att'y

ORDER OF COURT

AND NOW, to wit, this 20 day of August, 2009, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for September 22, 2009 at
10:30 (a.m.) Courtroom #1

BY THE COURT:



FILED

AUG 20 2009

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 8-20-09
X You are responsible for serving all appropriate parties.
____ The Prothonotary's office has provided service to the following parties:
____ Plaintiff(s) ____ Plaintiff(s) Attorney ____ Other
____ Defendant(s) ____ Defendant(s) Attorney
____ Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff,

Case No.: 07-572-CD

vs.

JOHN B. LANSBERRY
STONE & WOOD, INC.,
Defendants.

ORDER OF COURT

AND NOW, to-wit, this ____ day of _____, 2009, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$10,742.70 with interest at the rate of 16.66% per anum from March 14, 2007, plus costs.

BY THE COURT

_____ J.

CH

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

No. 07-572-CD

vs.

JOHN B LANXBERRY
STONE & WOOD, INC.
Defendants

^S FILED
AUG 24 2009
07:25:01 W
William A. Shaw
Prothonotary/Clerk of Courts
1 sent to (60)
APR

ORDER OF COURT

AND NOW, to wit, this 21st day of August, 2009, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for September 22, 2009 at
10:30 (a.m.) Courtroom # 1

BY THE COURT:

Judith J. Zimmerman
J.

DATE: 8-24-09

☒ You are responsible for serving all appropriate parties.
____ The Probationary's office has provided service to the following parties:
____ Plaintiff(s) _____ Plaintiff(s) Attorney _____ Other
____ Defendant(s) _____ Defendant(s) Attorney
____ Special Instructions:

FILED
AUG 24 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff

No. 07-572-CD

vs.

AFFIDAVIT OF SERVICE OF
ORDER OF COURT

JOHN B LANXBERRY,
a/k/a STONE & WOOD, INC.,

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA. I.D.#93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#05790926

S **FILED** *NO CC*
MT/11/08/09
AUG 31 2009
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.,

Plaintiff

vs.

No. 07-572-CD

JOHN B LANXBERRY,
a/k/a STONE & WOOD, INC.,

Defendant

AFFIDAVIT OF SERVICE OF ORDER OF COURT

BEFORE ME, the undersigned authority, personally appeared Benjamin R. Bibler, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendants' Counsel, David Thompson, Esquire.

1. On or about August 21, 2009, Plaintiff received a signed Order of Court scheduling Plaintiff's Motion For Summary Judgment on September 22 2009. Said Order of Court is attached as Exhibit "1".

2. On or about August 24, 2009, Plaintiff mailed the Order of Court to P.O. Box, 308 Walton Street, Suite 4, Philipsburg, PA. 16866.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



Benjamin R. Bibler, Esquire

PA I.D. #93598

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

WWR#05790926

Sworn to and subscribed
before me this 26th
day of August, 2009.


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wayne A. Jones, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires June 29, 2010
Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE F.S.B.

Plaintiff

No. 07-572-CD

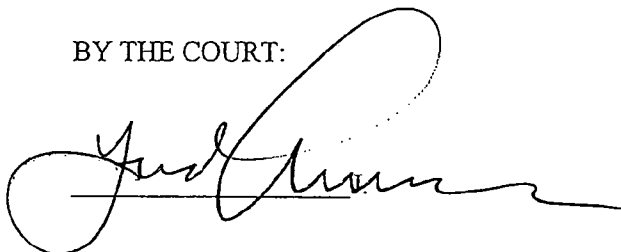
vs.

JOHN B LANXBERRY
STONE & WOOD, INC.
Defendants

ORDER OF COURT

AND NOW, to wit, this 20 day of August, 2009, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for September 22, 2009 at
10:30 (a.m.) ~~pm~~ Courtroom #1

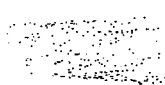
BY THE COURT:



I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

AUG 20 2009

Attest.

 *William L. Brown*
Prothonotary/
Clerk of Courts

EXHIBIT

" 1 "

FILED

AUG 31 2009

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION - LAW

CAPITAL ONE F.S.B.,

Plaintiff

VS.

JOHN B. LANSBERRY
STONE & WOOD, INC.,

Defendants

No. 07-572-CD

TYPE OF CASE
Civil ActionTYPE OF PLEADING:
Consent OrderFILED ON BEHALF OF:
DefendantsCOUNSEL OF RECORD FOR
THIS PARTY:David R. Thompson, Esquire
Attorney at Law
Supreme Court I.D. 23-2928873
P.O. Box 587
308 Walton Street, Suite 4
Philipsburg PA 16866
(814) 342-4100FILED
013:45 2cc
OCT 16 2009William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL ACTION

CAPITAL ONE F.S.B.,

Plaintiff

vs.

JOHN B. LANSBERRY
STONE & Wood, INC.,

Defendant

*
*
*
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*
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*
*
*

NO. 07-572-CD

CONSENT ORDER

AND NOW, this 15 day of October, 2009 in consideration of the Motion for Summary Judgment filed by the Plaintiff and upon agreement reached by the parties, it is Ordered as follows:

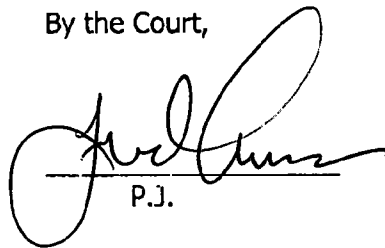
1. It is Ordered that Defendants, jointly and severally, owe the amount of \$8,120.71 to Plaintiff. Defendants shall pay unto the Plaintiff the said sum, and interest shall accrue at a rate of six (6%) percent per annum from the date hereof.

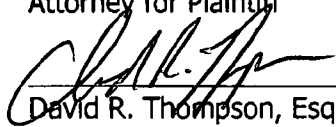
2. Defendants have agreed to a payment plan wherein Defendants shall pay unto Plaintiff through counsel no less than One Hundred Dollars (\$100.00) each month beginning with the month of October 2009. All payments shall be due by no later than the last business day of each month for which it is attributable.

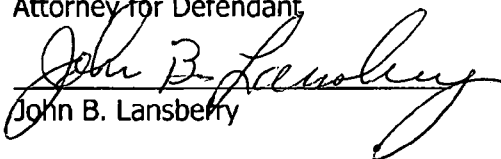
3. It is agreed that Plaintiff shall not enter the Order as a judgment so long as Defendants continue to timely make payments pursuant to Paragraph 2 herein. In the event Defendants fail to timely make any payment hereunder, judgment shall be

immediately entered against Defendants, jointly and severally, in the amount owed on the balance hereof. In the event Defendants fail to timely make any payment hereunder, Plaintiffs shall be immediately, without any notice to cure, permitted to file a Notice of Entry of Judgment for the balance owed.

By the Court,


P.J.

Matt Urban, Esquire
Attorney for Plaintiff

David R. Thompson, Esquire
Attorney for Defendant

John B. Lansberry

FILED

OCT 16 2009

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 10/16/09

☒ You are responsible for serving all appropriate parties.
____ The Prothonotary's office has provided service to the following parties:
____ Plaintiff(s) ____ Plaintiff(s) Attorney ____ Other
____ Defendant(s) ____ Defendant(s) Attorney
____ Special Instructions:

FILED ^{pt \$ 7.00 Atty}
^{m/ 1:36 pm}
JAN 03 2011 ^{ICC Atty Bibler}
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

No. 07-572-CD

vs.

PRAECIPE FOR SATISFACTION OF
JUDGMENT

JOHN B LANSBERRY and
STONE WOOD INC

Defendant(s)

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R Bibler, Esquire
PA I.D. # 93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#5790926 NPE

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CAPITAL ONE BANK (USA), NA

Plaintiff

vs.

Civil Action No. 07-572-CD

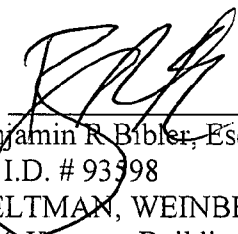
JOHN B LANSBERRY and
STONE WOOD INC

Defendant(s)

PRAECIPE FOR SATISFACTION OF JUDGMENT

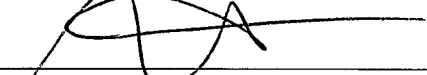
At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
Benjamin R. Bibler, Esquire
PA I.D. # 93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR #5790926

Sworn to and subscribed
before me this 22
day of December, 10


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Wendy L. Gault, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires July 15, 2014
Member, Pennsylvania Association of Notaries

FILED

JAN 03 2011

William A. Shaw
Prothonotary/Clerk of Courts