

STATE BAR RESERVE NEEDS

As of 6.30.05

		Full Reserve Needs	Risk Tolerance Percentage	Calculated Reserve Needs
<i>Reserve Fund Calculation</i>				
Building & Equipment Reserve		882,218	0%	882,218
Member Service Units (6 months)	2,100,532			
Production Units (3 months)	815,388			
G&A Units (6 months)	<u>791,125</u>			
Operations Reserve		3,707,045	75%	926,761
Opportunity Reserve		100,000	0%	100,000
Section Carryforward Reserve		257,552	0%	257,552
Consumer Protection Reserve		8,000	0%	8,000
	Totals	<u>4,954,815</u>		<u>2,174,531</u>
 <i>Available Net Asset Calculation:</i>				
	Total Assets			9,523,129
	Total Liabilities			(2,950,112)
	Net Book Value of Real Estate & Equipment			(4,749,572)
	Total Available Net Assets			<u>1,823,445</u>
 <i>Amount Necessary to Reach Current Calculated Reserves</i>				<u>351,086</u>