

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF COLUMBIA

**FILED**

NOV 9 - 2009

UNITED STATES OF AMERICA

v.

ERNEST BERNARD MOORE,

Defendant.

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Criminal No. 09- 250 (RMU)

NANCY MAYER WHITTINGTON, CLERK  
U.S. DISTRICT COURT

STATEMENT OF THE OFFENSE

Pursuant to Fed. R. Crim. P. 11, defendant Ernest Bernard Moore (“Moore” or “the defendant”) and the United States agree and stipulate as follows:

Federal Student Aid Fraud

1. The defendant was born on March 3, 1958, in Los Angeles, California. In 1970, the Social Security number (XXX-XX-0928) was assigned to Ernest Bernard Moore. In the same year, a second Social Security number (XXX-XX-8936) was also assigned to Ernest Bernard Moore. In 1970, Moore was twelve years old.

2. In 1985, Moore enrolled at the University of Southern California under the name Ernest Bouvier-Moore, an alias. Using this name and a Social Security number that was assigned to an associate of Moore’s, “KM,” Moore applied for and received approximately \$8,000 in federal student loan funds from the United States Department of Education. However, Moore defaulted on those loans and, to date, Moore has never repaid any part of these funds as he was required to do by the terms of the promissory note for that loan.

3. In 1993, Moore created a new identity for himself by obtaining a California driver’s

license and a new Social Security number (XXX-XX-0436)<sup>1</sup> in the name “Bernard Glenn-Moore.” In 2002, Moore used this name to apply successfully for admission to Claremont Graduate University (“CGU”) in California to pursue a Master’s degree in Public Policy. Also, using this name, Moore applied for and received federal student aid in the following four disbursements totaling \$37,000 for the 2002-2003 and 2003-2004 school years:

Approval Date	Amount
8/22/02	\$10,000
8/22/02	\$8,500
7/28/03	\$10,000
7/28/03	\$8,500

4. In applying for admission, Moore made several false statements on the application he submitted to CGU: (1) that his name was Bernard Glenn-Moore; (2) that his Social Security number was XXX-XX-0468 or XXX-XX-0436; (3) that his birth date was XX-XX-48; (4) that he had received a Bachelor of Science degree in 1970 from the University of Puget Sound under the name KM; and (5) that “Tracy Cannady” was a reference, when in fact that was another alias of Moore’s. Similarly, Moore falsely stated on his 2002-2003 and 2003-2004 applications for federal student aid submitted to the United States Department of Education that (1) his name was “Bernard Glenn-Moore”; (2) his birth date was XX-XX-1958; (3) his Social Security number was XXX-XX-0436; and (4) he had children he supported. Additionally, Moore signed and submitted a certification that stated that he was “not in default on a federal student loan or [had]

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<sup>1</sup> Moore applied for a Social Security number in the name of Bernard Glenn-Moore on November 14, 1993, and marked “Don’t Know” on the application in reference to whether he had ever applied for a Social Security number. In support of his application, he submitted a California driver’s license in the name of Bernard Glenn-Moore.

made satisfactory arrangements to repay it,” and that he would “notify [his] school if [he] defaulted on a federal student loan.” These false statements were material, as they influenced the government’s decisions and activities with respect to Moore’s student aid applications.

5. In fact, Moore had never earned the Bachelor of Science degree that he had claimed on his application to CGU to have earned from the University of Puget Sound. Rather, Moore had stolen the identity of KM, a former associate of his who had, in fact, graduated from the University of Puget Sound with a Bachelor of Science degree in Mathematics, by obtaining KM’s transcripts and claiming that they were his. In August 2004, Moore graduated from CGU with a Master of Arts degree in Politics.

6. Thereafter, Moore was accepted into a graduate program at Howard University to pursue a Ph.D. in Political Science, and he enrolled there in the Fall of 2004. As he had previously, while at Howard, Moore submitted applications for federal student aid for the years 2004-2005, 2005-2006, and 2006-2007, which again falsely stated that (1) his name was “Bernard Glenn-Moore”; (2) his Social Security number was XXX-XX-0436; (3) his birth date was XX/XX/58; (4) he had an undergraduate degree; and (5) he had a child he supported. Additionally, he falsely certified in his applications that he had not previously defaulted on any federal student loan. These false statements were material, as they influenced the government’s decisions and activities with respect to Moore’s student aid applications. Moore was approved for financial aid totaling \$53,843 and received \$51,351, which was awarded in the following disbursements:

<b>Approval Date</b>	<b>Amount</b>
8/23/04	\$8,500
8/23/04	\$7,508 (approved for \$10,000)
8/29/05	\$8,500
8/29/05	\$7,537
8/29/05	\$806
8/31/06	\$10,000
8/31/06	\$8,500

7. Moore does not dispute that the government can establish beyond a reasonable doubt that the federal student loan funds he received from the United States Department of Education were provided or insured under subchapter IV of chapter 28 of Title 20 and part C of subchapter I of chapter 34 of Title 42, United States Code.

8. In July 2007, Moore was informed that he was the target of a criminal investigation regarding federal student aid fraud. Since then, he has made several payments to the United States Department of Education, including the following amounts: \$52,536.36 by check dated August 1, 2007; \$10,000.00 by check dated October 31, 2007; \$8,193.50 by check dated December 7, 2007; and \$826.94 by another check dated December 7, 2007. Moore still owes the United States Department of Education \$9,119.00 in principal and interest.

Bank Fraud (Private Student Loans)

9. At all times material to this offense, Chase Bank USA, N.A. ("Chase"), Citibank USA, N.A. ("Citibank"), Bank of America, and JP Morgan Chase Bank were financial institutions. Their deposits were insured by the Federal Deposit Insurance Corporation ("FDIC"), certificate numbers 33931, 23702, 16100, 3510, and 628, respectively.

10. As mentioned supra, Moore used the identity Bernard Glenn-Moore to apply successfully for admission to CGU as a graduate student in Public Policy. Using the same alias, Moore applied for and received several private student loans in 2002 and 2003 totaling \$79,777:

<b>Lender</b>	<b>Approval Date</b>	<b>Type of Loan</b>	<b>Loan Amount</b>
Chase	09/10/02	Signature Student Loan	\$20,000
Chase	05/06/03	Signature Student Loan	\$16,000
Chase	08/28/03	Signature Student Loan	\$27,777
Citibank	05/07/04	CitiAssist Graduate Loan	\$16,000

11. Moore falsely stated in his applications for private student loans that (1) his name was “Bernard Glenn-Moore”; (2) his birth date was XX-XX-1958; (3) his Social Security number was XXX-XX-0436; and (4) Warren Baker or Tracy Cannady was his “brother”. These false statements were material, as they influenced the financial institutions’ decisions and activities with respect to Moore’s student loan applications.

12. In 1994, Moore created another new identity for himself by obtaining a California Department of Motor Vehicle (“DMV”) identification card and a new Social Security number (XXX-XX-8426)<sup>2</sup> in the name “Tracy Glenn Cannady.” Moore used this identity to successfully apply for admission to George Washington University (“GWU”) as a non-degree student beginning in the Summer of 2005. Using the same alias, Moore also applied for and received

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<sup>2</sup> Moore applied for a Social Security number in the name of Tracy Glenn Cannady on October 14, 1994, and marked “No” on the application in reference to whether he had ever applied for a Social Security number, stating in the “evidence submitted” box: “The above never had SSN, was incarcerated in federal prison since age 17.” In support of his application, he submitted a California DMV identification card in the name of Tracy Glenn Cannady.

several private student loans in 2006 and 2007 totaling \$109,000:

<b>Lender</b>	<b>Approval Date</b>	<b>Type of Loan</b>	<b>Loan Amount</b>
Bank of America	05/18/06	Education Maximizer Graduate Loan	\$ 8,500
Bank of America	06/28/06	Education Maximizer Graduate Loan	\$10,500
Bank of America	08/03/06	Education Maximizer Graduate Loan	\$18,000
Bank of America	08/08/06	Bank of America Student Loan administered by EduCap Inc.	\$25,000
JPMorgan Chase Bank	12/08/06	Education One Graduate Loan	\$22,000
Bank of America	05/16/07	Education Maximizer Graduate Loan	\$25,000

13. In enrolling for classes, Moore made several false statements on the applications he submitted to GWU: (1) that his name was Tracy G. Cannady; (2) that his Social Security number was XXX-XX-8426; and (3) that his birth date was March 5. Similarly, Moore falsely stated in his applications for private student loans that (1) his name was "Tracy G. Cannady"; (2) his birth date was XX/XX/1958; (3) his Social Security number was XXX-XX-8426; and (4) Tracy Cannady was working for Sentencing Solutions and later Second Chance for Social Justice. These false statements were material, as they influenced the financial institutions' decisions and activities with respect to Moore's student loan applications.

#### Social Security Representative Fraud

14. Social Security Title II Disability ("Disability") benefits are paid to individuals who are unable to work because of a physical or mental condition that is expected to last at least one year or result in death. At the time of his application, the claimant receives an explanation of his

responsibilities, which include informing the Social Security Administration (“SSA”) if he decides to return to work or his disability improves. Supplemental Security Income (“SSI”) payments are made on the basis of financial need. SSI disability benefits are payable to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements, and are otherwise eligible. When a beneficiary needs to have another adult receive the benefits in his name, e.g., if the beneficiary cannot manage his own benefit payments, that adult is called a Representative Payee. In order to qualify to be a Representative Payee, an individual must participate in an in-office interview with the SSA, during which the individual is notified of his reporting responsibilities.

15. On October 23, 2001, Warren Paul Baker initially applied for SSA Disability benefits at the SSA District Office in Inglewood, California. On the same date, Moore, using the name Bernard Glenn Moore and Social Security number XXX-XX-0436, requested to become the Representative Payee for Baker and was selected as Baker’s Representative Payee. In his request, to which he affixed his signature, Moore agreed, inter alia, to “[n]otify the Social Security Administration when the claimant . . . leaves my custody or otherwise changes his/her living arrangements, or when I no longer have responsibility for his/her care and welfare” and to “[c]omply with the conditions for reporting certain events . . . and for returning checks the claimant is not due.” Both Baker and Moore were living in California at this time.

16. In June 2002, Baker moved from California to Virginia, and in approximately September 2002, Baker began working again, although he needed a lot of time off in 2003 and 2004. A couple of months after Baker returned to work, Moore informed Baker that his benefits would terminate in December 2002 due to his working. Unbeknownst to Baker, Moore failed to

notify SSA promptly that Baker had returned to work and that Baker was no longer in Moore's care and custody. This failure to notify SSA was material, as it influenced the government's decisions and activities with respect to Baker's benefits. In fact, Moore continued to receive benefits checks on Baker's behalf, but did not forward them to Baker after December 2002.

17. In October 2004, after receiving information – from sources other than Moore – about Baker's work and earnings, SSA decided that Baker's disability had ended and that he had not been entitled to disability payments beginning in August 2003. Also in October 2004, based on Baker's work and earnings, SSA ceased sending benefits checks to Moore for Baker. SSA determined that during the period January 2003 through September 2004, Moore received \$13,257 in benefits on Baker's behalf, but Baker received no benefit from these payments. Of this money, \$4,961 was due to Baker for the period January 2003 to August 2003. The remaining \$8,296 was an overpayment by SSA to which neither Moore nor Baker was entitled.

#### Additional Bank Fraud

18. At all times material to this offense, the Stanford Federal Credit Union ("SFCU") and the Wright Patman Congressional Federal Credit Union ("WPCFCU") were financial institutions, the deposits of which were insured by the National Credit Union Share Insurance Fund, and Citibank was a financial institution, the deposits of which were insured by the FDIC, certificate number 23702.

19. In December 2002, Moore used the alias Bernard Moore, Social Security number XXX-XX-0436, to open with the SFCU under membership account number 684712 an EChecking Account ending in 1339, an EChecking Account ending in 7086, and a Student



Savings Account ending in 8592. Using the same alias, Moore also applied for and received two loans related to membership account number 684712 at SFCU in 2003 and 2004 totaling \$7,000:

<b>Lender</b>	<b>Date</b>	<b>Account</b>	<b>Type of Loan</b>	<b>Loan Amount</b>
SFCU	3/14/03	90010397	Line of Credit	\$5,000 (increased in 2/04 from \$2,500)
SFCU	3/3/04	90019295	Fixed Rate Loan	\$2,000

20. Moore falsely stated in his applications for these loans that (1) his name was “Bernard Moore”; (2) his Social Security number was XXX-XX-0436; and (3) his driver’s license number was California B3204708. Furthermore, in his application for account number 90010397, Moore falsely stated that Bernard Moore had been working for Strategic Sentencing Solutions for eleven years and earned \$7,200 per month, and Moore provided a letter from his alias, Tracy Cannady, confirming his net monthly salary of \$6,500 plus bonuses. In his application for account number 90019295, Moore falsely stated Bernard Moore had been working for Strategic Sentencing Solutions for 12 years and 2 months and earned \$6,500 per month. These false statements were material, as they influenced the financial institution’s decisions and activities with respect to Moore’s loan applications.

21. While attending Howard University, in 2005, Moore began working for a Member of the United States House of Representatives, first as a congressional fellow and later as a legislative assistant. For purposes of his employment with the Congress, Moore used his alias Bernard Glenn-Moore, Social Security number XXX-XX-0436, and birth date XX/XX/1958. In September 2005, Moore used this identity to open a checking account with the WPCFCU, account number 154649. Also in September 2005, Moore used another alias, Tracy Cannady,

Social Security number XXX-XX-8426, and the same date of birth to open another checking account with WPCFCU, account number 154842. Moore falsely stated on the application for Cannady's account that Bernard Glenn-Moore was Cannady's "spouse" and sponsor.

22. Using the alias Tracy Cannady, Moore also applied for and received two loans related to account number 154842 at WPCFCU in 2005 and 2006 totaling \$4,600:

<b>Lender</b>	<b>Date</b>	<b>Type of Loan</b>	<b>Loan Amount</b>
WPCFCU	10/10/05	Reserve Line of Credit	\$ 600
WPCFCU	02/10/06	Loanliner Education Loan	\$4,000

23. Moore falsely stated in his applications for these loans that (1) his name was "Tracy G. Cannady"; (2) his birth date was XX/XX/1958; (3) his Social Security number was XXX-XX-8426; and (4) Tracy Cannady had been working for Sentencing Solutions since 1992 and earned \$96,500 annually. These false statements were material, as they influenced the financial institution's decisions and activities with respect to Moore's loan applications.

24. In addition, using the alias Bernard Moore, Moore applied for and received a student loan from Citibank in 2008 totaling \$9,000:

<b>Lender</b>	<b>Date</b>	<b>Type of Loan</b>	<b>Loan Amount</b>
Citibank	9/22/08	CitiAssist Student Loan	\$9,000

25. Moore falsely stated in his application for this loan that (1) his name was "Bernard Moore"; (2) his birth date was XX/XX/1958; (3) his Social Security number was XXX-XX-0436; and (4) his driver's license number was California B3204708. These false statements were

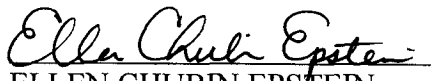
material, as they influenced the financial institution's decisions and activities with respect to Moore's loan application.

Credit Card Fraud

26. From 2003 to 2009, Moore opened more than ninety credit card accounts using the aliases Tracy Cannady or Bernard Moore and/or the Social Security numbers XXX-XX-8426 or XXX-XX-0436, respectively. A list of these accounts, including total purchases and outstanding balances, is attached hereto as Exhibit 1. Moore falsely stated in his applications for these accounts that (1) his name was Tracy Cannady or Bernard Moore; and/or (2) his Social Security number was XXX-XX-8426 or XXX-XX-0436, respectively. These false statements were material, as they influenced the financial institutions' decisions and activities with respect to Moore's account applications. All of these credit card accounts were established through federally insured financial institutions affecting interstate commerce. Moore opened each of these accounts with intent to defraud those financial institutions.

Respectfully submitted,

CHANNING D. PHILLIPS  
Acting United States Attorney  
for the District of Columbia

By:   
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**DEFENDANT'S ACCEPTANCE**

I have read every word of this Statement of Offense. Pursuant to Fed. R. Crim. P. 11, after consulting with my attorney, I agree and stipulate to this Statement of Offense, and declare under penalty of perjury that it is true and correct.

Date: 12/9/09   
Ernest Bernard Moore  
Defendant

I concur with his decision to stipulate to this Statement of Offense.

Date: 11/9/09   
Kenneth Robinson, Esq.  
Attorney for the Defendant

<b>EXHIBIT 1 Credit Card Accounts opened with aliases Tracy Cannady or Bernard Moore and Social Security Numbers XXX-XX-8426 or XXX-XX-0436</b>							
	<b>Institution</b>	<b>Account</b>	<b>Account #</b>	<b>Name Used</b>	<b>SSN</b>	<b>Purchases Made</b>	<b>Amount Owed</b>
1	American Express	American Express	371538528261001	CANNADY, Tracy/ Sentencing Solutions	XXX-XX-8426	0 00	0 00
2	American Express	American Express	371538528261019	MOORE, Bernard/ Sentencing Solutions	XXX-XX-8426	2,148 14	2,148 14
3	American Express	American Express	371555514961006	CANNADY, Tracy/ Second Chance	XXX-XX-8426	0 00	0 00
4	American Express	American Express	371712094721009	CANNADY, Tracy	XXX-XX-8426	20,661 22	0 00
5	American Express	American Express	371712094722015	MOORE, Bernard	XXX-XX-8426	Combined w/ Acct 1009	Combined w/ Acct 1009
6	American Express	American Express	372399681621005	CANNADY, Tracy	XXX-XX-8426	Not Determined	0 00
7	American Express	American Express	372392539893009	MOORE, Bernard	XXX-XX-0436	11,737 94	16,012 32
8	American Express	American Express	373963806012009	MOORE, Bernard	XXX-XX-0436	45,888 47	19,053 06
9	American Express	American Express	373198412662000	Glenn Moore, Bernard	XXX-XX-0436	Not Determined	30,548 48
10	Capitol One	Capitol One Platinum MasterCard	5178052605104856	CANNADY, Tracy	XXX-XX-8426	869 10	0 00
11	Capitol One	Capitol One Platinum Visa	4862362592656592, 4862362646152978	CANNADY, Tracy	XXX-XX-8426	695 96	0.00
12	Capitol One	Capitol One Platinum MasterCard	5178057224149745	CANNADY, Tracy	XXX-XX-8426	184 95	124 95
13	Capitol One	Capitol One Business Card Account	4791232381976581	MOORE, Bernard/ Sentencing Solutions	XXX-XX-0436	2,095 40	0 00
14	Capitol One	Capitol One	5178052303999649	MOORE, Bernard	XXX-XX-0436	1,270 36	1,314 68
15	Citibank	Diner's Club/Corporate Account	5306300033171137	CANNADY, Tracy	XXX-XX-8426	40,210 97	7,977 25
16	Citibank	Diner's Club/Individual Account to 5306300033171137	5528410034087893	CANNADY, Tracy	XXX-XX-8426	Combined w/ Acct 1137	Combined w/ Acct 1137
17	Citibank	Diner's Club/ Individual Account to 5306300033171137	5528410038738947	MOORE, Bernard	XXX-XX-0436	Combined w/ Acct 1137	Combined w/ Acct 1137
18	Citibank	Citi AAdvantage American Express	374350033825628	CANNADY, Tracy	XXX-XX-8426	338 70	0 00
19	Citibank	AAdvantage World MasterCard	5466160124899723	CANNADY, Tracy	XXX-XX-8426	Not Determined	0 00
20	Citibank	Citi Platinum Select Card	4128003708366136	CANNADY, Tracy	XXX-XX-8426	1,087 08	0.00
21	Citibank	Associates Oil Shell Consumer	7575167225556	CANNADY, Tracy	XXX-XX-8426	3,797 32	899 33
22	Citibank	Associates Oil Exxon Mobil Consumer	7302853237341534	CANNADY, Tracy	XXX-XX-8426	1,516 04	813 75
23	Citibank	Home Depot	6035320198339747	CANNADY, Tracy	XXX-XX-8426	81.32	0.00
24	Citibank	Home Depot	6035320218634044	CANNADY, Tracy	XXX-XX-8426	4,471 76	5,050 18

	Institution	Account	Account #	Name Used	SSN	Purchases Made	Amount Owed
25	Citibank	Citibusiness AAdvantage Card/ Corporate Account	5082290012763006	MOORE, Bernard	"NA"	0 00	18,362 77
26	Citibank	Citibusiness AAdvantage Card/ Individual Account to 5082290012763006	5588280024837996	MOORE, Bernard/ Second Chance	XXX-XX-0436	10,166 05	Combined w/ Acct 3006
27	Citibank	Citi AAdvantage World MasterCard/ Transferred to 5466160216839926	5466160060834270	MOORE, Bernard	XXX-XX-0436	6,099 07	0 00
28	Citibank	Citicards N A / Transfer from 5466160060834270	5466160216839926	MOORE, Bernard	XXX-XX-0436	0 00	17,949 20
29	Citibank	Citi Flex Line	7510790018323422	MOORE, Bernard	XXX-XX-0436	30,000 00	42,552 12
30	Citibank	American Express	374350021753899	MOORE, Bernard	XXX-XX-0436	TBD	2,525 52
31	Citibank	Associates Retail American Airlines	2011422628177	CANNADY, Tracy	XXX-XX-8426	3,154 40	3,415 16
32	Citibank	Citi Platinum Select Card	4128004041394074	CANNADY, Tracy	XXX-XX-8426	20,229 58	13,252 76
33	Citibank	Citibusiness AAdvantage Card/ Corporate Account	4122510044101031	CANNADY, Tracy/ Second Chance	"NA"	0 00	20,099 56
34	Citibank	Citibusiness AAdvantage Card/ Individual Account to 4122510044101031	4122990016736131	CANNADY, Tracy/ Second Chance	XXX-XX-8426	3,240 00	Combined w/ Acct 1031
35	Citibank	Citibusiness AAdvantage Card/ Individual Account to 4122510044101031	4122990037601751	MOORE, Bernard/ Second Chance	XXX-XX-0436	9,448 63	Combined w/ Acct 1031
36	Citibank	Citibusiness AAdvantage Card/ Corporate Accounts	5082290044331434	CANNADY, Tracy	"NA"	0 00	40,245 91
37	Citibank	Citibusiness AAdvantage Card/ Individual Account to 5082290044331434	5588280028667969	MOORE, Bernard/ Sentencing Solutions	XXX-XX-0436	8,932.66	Combined w/ Acct 1434
38	Citibank	Citibusiness AAdvantage Card/ Individual Account to 5082290044331434	5588280030555442	CANNADY, Tracy/ Sentencing Solutions	XXX-XX-8426	5,319 47	Combined w/ Acct 1434
39	Citibank	American Air Credit Plan	2001422531874	MOORE, Bernard	XXX-XX-0436	3,474 05	4,138 81
40	Discover	Discover Financial Services	6011000810350292	MOORE, Bernard	XXX-XX-0436	6,236 97	6,489 38
41	Discover	Discover Financial Services	6011003632401152	CANNADY, Tracy	XXX-XX-8426	0 00	0 00
42	DSNB	Bloomington's	21016438763	CANNADY, Tracy	XXX-XX-8426	2,698 55	3,013 06
43	DSNB	Macy's	43729888541	MOORE, Bernard	XXX-XX-0436	1,031 41	240 43
44	DSNB	Macy's	48011065212, shared	MOORE, Bernard/ CANNADY, Tracy	XXX-XX-0436	6,572 60	4,979 68

	Institution	Account	Account #	Name Used	SSN	Purchases Made	Amount Owed
45	DSNB	Macy's	424228057312	MOORE, Bernard	XXX-XX-0436	591 67	877 95
46	DSNB	Macy's	43524114209, former Robinsons May Account 8305761150	MOORE, Bernard	XXX-XX-0436	1,158 10	0 00
47	DSNB	Bloomingtondales	37150141 (CURRENT ACCOUNT)	MOORE, Bernard	XXX-XX-0436	2,145 84	369 93
48	DSNB	Macy's VISA	4308514438840788	CANNADY, Tracy	XXX-XX-8426	12,626 12	10,497 70
49	GEMB	Wal-Mart	6032203053105432	CANNADY, Tracy	XXX-XX-8426	126 89	0 00
50	GEMB	Peach Direct	6019171200306293	CANNADY, Tracy	XXX-XX-8426	3,402 00	3,402 00
51	GEMB	Brooks Brothers	51486260090204817 transferred to 4815 transferred to 0474	MOORE, Bernard	XXX-XX-0436	4,694 02	3,365 69
52	GEMB	American Express Dillard's	374354401007033	MOORE, Bernard	XXX-XX-0436	3,815 02	4,677 63
53	GEMB	Dillard's	6045870845903400	MOORE, Bernard	XXX-XX-0436	845 15	0 00
54	GEMB	Dillard's	6045872089743021, Current	MOORE, Bernard	XXX-XX-0436	464 47	304 77
55	GEMB	Lord And Taylor	944852092 transferred to 999044893 (CURRENT ACCT)	MOORE, Bernard	XXX-XX-0436	287 82	200 67
56	GEMB	Wal-Mart	6032203520310136, transferred to 6032203565945630, transferred to 603220349096838	MOORE, Bernard	XXX-XX-0436	2,241 97	652 95
57	GEMB	JC Penney	3440312720 transferred to 3449059645 transferred to 3449069089, Current	MOORE, Bernard	XXX-XX-0436	4,715 68	1,777 64
58	GEMB	Chevron	1549	MOORE, Bernard	XXX-XX-0436	41 39	52 39
59	GEMB	Brooks Brothers	5148625090436995	CANNADY, Tracy	XXX-XX-8426	8,148 82	9,234 63
60	JP Morgan Chase	Chase Association Business Credit Card (A)	5582508616064009	CANNADY, Tracy/ Second Chance	XXX-XX-8426	5,116 90	4,677 99
61	JP Morgan Chase	Chase Association Business Credit Card (A)	5582508616287915	MOORE, Bernard/ Second Chance	XXX-XX-8426	Combined w/ Acct 4009	Combined w/ Acct 4009
62	JP Morgan Chase	Chase Association Business Credit Card (B)	5582508617516221	CANNADY, Tracy	XXX-XX-8426	4,731 07	4,624 07
63	JP Morgan Chase	Chase Association Business Credit Card (B)	5582508618036088	MOORE, Bernard	XXX-XX-8426	Combined w/ Acct 16221	Combined w/ Acct 16221
64	JP Morgan Chase	Chase Association Business Credit Card (B)	5582508617516239	Second Chance For Social Justice	XXX-XX-8426	Combined w/ Acct 16221	Combined w/ Acct 16221
65	JP Morgan Chase	United Mileage Plus Platinum (C)	4246315143930699	CANNADY, Tracy	XXX-XX-8426	400.00	317 86
66	JP Morgan Chase	United Mileage Plus Platinum (C)	4246315143930707	Business Account	XXX-XX-8426	Combined w/Acct 0699	Combined w/Acct 0699

	Institution	Account	Account #	Name Used	SSN	Purchases Made	Amount Owed
67	JP Morgan Chase	First USA Application Amazon com (D)	4320161002546898	CANNADY, Tracy/ Second Chance	XXX-XX-8426	7,703 50	7,070 50
68	JP Morgan Chase	First USA Application Amazon com (D)	4320161002546906	Second Chance For Social Justice	XXX-XX-8426	Combined w/Acct 6898	Combined w/Acct 6898
69	JP Morgan Chase	Chase Business Account (E)	5582508616144231	CANNADY, Tracy	XXX-XX-8426	5,093 67	4,625 28
70	JP Morgan Chase	Chase Business Account (E)	5582508616287881	MOORE, Bernard	XXX-XX-8426	Combined w/Acct 4231	Combined w/Acct 4231
71	JP Morgan Chase	First USA United Mileage Plus Business Card (F)	4246315141843993	CANNADY, Tracy/ Second Chance	XXX-XX-8426	12,853 30	10,541 37
72	JP Morgan Chase	First USA United Mileage Plus Business Card (F)	4246315142117306	MOORE, Bernard/ Second Chance	XXX-XX-8426	Combined w/Acct 3993	Combined w/Acct 3993
73	JP Morgan Chase	First USA United Mileage Plus Business Card (F)	4246315142349867	DOUGLAS, Dexter/ Second Chance	XXX-XX-8426	Combined w/Acct 3993	Combined w/Acct 3993
74	JP Morgan Chase	First USA United Mileage Plus (G)	4388576021017895	CANNADY, Tracy	XXX-XX-8426	28,229 32	11,367 05
75	JP Morgan Chase	First USA United Mileage Plus (G)	4388576026875453	MOORE, Bernard	XXX-XX-8426	0 00	0 00
76	JP Morgan Chase	BP Card	4227652001086492	CANNADY, Tracy	XXX-XX-8426	0 00	0 00
77	JP Morgan Chase	Internet Business Account	5401683017398659	CANNADY, Tracy	XXX-XX-8426	0 00	0 00
78	JP Morgan Chase	WAMU Providian Visa Platinum	4185874878619896	CANNADY, Tracy	XXX-XX-8426	5,769 48	5,667 69
79	JP Morgan Chase	First USA Marriott Rewards	4388540017335372 transferred to 4388540010566449	MOORE, Bernard	XXX-XX-0436, SSN changed to 562-98-0928	1,617 02	7,223 97
80	Nordstrom	Nordstrom FSB	4266380013603490	CANNADY, Tracy	XXX-XX-8426	5,914 73	4,604 53
81	Nordstrom	Nordstrom FSB	209824972	MOORE, Bernard	XXX-XX-0436	2,851 69	3,333 57
82	Stanford FCU	Stanford FCU	4387631050053526	MOORE, Bernard	XXX-XX-0436	2,389 38	0 00
83	Stanford FCU	Stanford FCU	31050062170, transfer from 3526	MOORE, Bernard	XXX-XX-0436	6,872 34	6,780 31
84	Wright Patman FCU	Visa	4237950009946230	CANNADY, Tracy	XXX-XX-8426	2,262 57	0 00
85	Bank of America	MBNA Platinum Visa	74984823957499 transferred to 374632999495540 transferred to 374632043841145	CANNADY, Tracy	XXX-XX-8426	96,240 00	45,089 17
86	Bank of America	MBNA Platinum Visa	74984823957499 374632999495540	CANNADY, Tracy	XXX-XX-8426	6,000 00	0 00



	Institution	Account	Account #	Name Used	SSN	Purchases Made	Amount Owed
87	Bank of America	Bank of America	4888603216661264 transferred to 4888937995516210 transferred to 4888936140374202	CANNADY, Tracy	XXX-XX-8426	To be Calculated	7,560 88
88	Bank of America		7497599483187 transferred to 74975911319600	CANNADY, Tracy	XXX-XX-8426	To be Calculated	36,842 12
89	HSBC	Best Buy	7021270334207668	CANNADY, Tracy	XXX-XX-8426	5,302 51	5,185 73
90	HSBC	HP Home and Home Office	794231102283927	CANNADY, Tracy	XXX-XX-8426	Unable to be determined	4,352 59
91	HSBC	HSBC NV	0013983226 and 5406330006621221 transferred to 5406330017177221 (CURRENT ACCT)	MOORE, Bernard	XXX-XX-0436	2,339 65	1,012 76
92	HSBC	Neiman Marcus	49100738274 transferred to 37436100151299 (CURRENT ACCT)	CANNADY, Tracy	XXX-XX-8426	688 56	727 28
93	HSBC	Neiman Marcus	48100547503 transferred to 47900171514 (CURRENT ACCT)	MOORE, Bernard	XXX-XX-0436	1,272 54	498 06
94	HSBC	Saks Fifth Avenue	1013601461 transferred to 7571071294 (CURRENT ACCT)	MOORE, Bernard	XXX-XX-0436, SSN changed to 562-980928	381 61	376 29

	Data		
Institution	Total Accounts	Total Purchase Made	Total Amount Owed
American Express	9	80435 77	67762
Bank of America	4	102240	89492 17
Capitol One	5	5115 77	1439 63
Citibank	25	151567 1	177282 32
Discover	2	6236 97	6489 38
DSNB	7	26824 29	19978 75
GEMB	11	28783 23	23668 37
HSBC	6	9984 87	12152 71
JP Morgan Chase	20	71514 26	56115 78
Nordstrom	2	8766 42	7938 1
Stanford FCU	2	9261 72	6780 31
Wright Patman FCU	1	2262 57	0
<b>Grand Total</b>	<b>94</b>	<b>\$ 502,992.97</b>	<b>\$ 469,099.52</b>