(AB&C) access to the Funds is not restrained. Specifically, if the Funds are moved or liquidated, it could be difficult, if not impossible, for the State or the affected investors to recover them at a

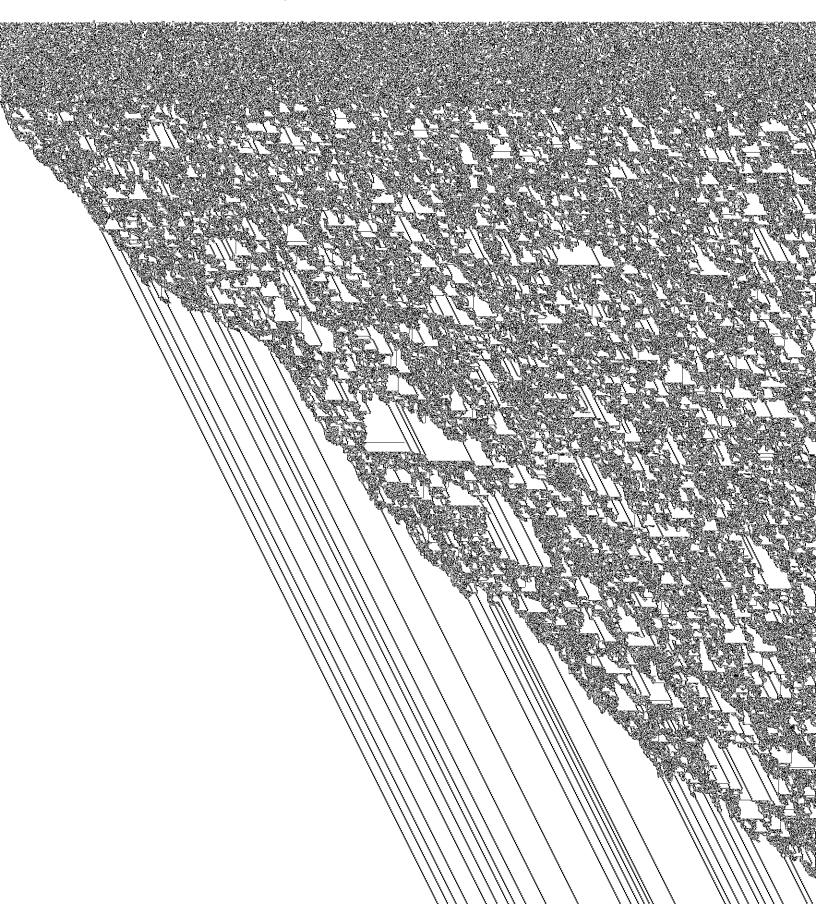


EXHIBIT 1

Account Number 1-645-1 located at Southern First (d/b/a Greenville First)