

Independent Accountants' Report on Applying Agreed-Upon Procedures

Board of Trustees
Construction Trades Benefit Funds

We have performed the procedures, as discussed below, with respect to the employer contributions remitted by Hard Working Company to the Construction Trades Benefit Funds in accordance with the applicable provisions in the collective bargaining agreement(s) and Plan documents. Our review was made in order to assist the Trustees in assessing the contributions received and/or receivable by the Fund as well as evaluating underlying participant data. This engagement to apply agreed-upon procedures was performed in accordance with standards established by the American Institute of Certified Public Accountants. The sufficiency of the procedures is solely the responsibility of the specified users of the report. Consequently, we make no representation regarding the sufficiency of the procedures discussed below either for the purpose for which this report has been requested or for any other purpose. Our procedures and findings are as follows:

- a. We have reviewed for this payroll examination the State unemployment reports and the payroll journal as prepared by the company for the period July 2010 to June 2012.
- b. All persons classified as performing covered employment as Employees were scheduled out 100% and each individual was matched to the employer's remittance reports that were obtained from the Fund office.

Our findings are presented in the accompanying schedules. The audit recap schedule compares total hours reported to total hours worked by month. The contribution recap schedule reflects all contributions and interest due to the Fund. The monthly discrepancy schedules show the hours reported, hours due, and the variance by individual. This schedule also indicates monthly totals for contributions and interest due. An audit information sheet is included to provide additional information regarding the examination.

We were not engaged to, and did not perform an audit, the objective of which would be the expression of an opinion on the specified elements, accounts or items. Accordingly, we do not express such an opinion. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This report is intended solely for the use of the specified users listed above and should not be used by those who have not agreed to the procedures and taken responsibility for the sufficiency of the procedures or their purposes. This report relates only to the contributions remitted and/or due to the Trust Funds and items specified in the above schedules and does not extend to any financial statements of Hard Working Company, taken as a whole.

Broomfield, CO
July 4, 2012

27-Aug-12

Information Worksheet Needles & Associates. LLC

Engagement on: **Hard Working Company**
Trust Names: **Construction Trades Benefit Funds**

Account Numbers: 12345

Auditor name: Ace Auditor

Date of Fieldwork: July 4, 2012

Engagement period From: July-10
To: June-12

Company representative: Carl Owner
Betty Bookkeeper

Records Examined: Anystate Unemployment Records
Hard Working Company Payroll Registers

Additional Comments: The company missed reporting overtime on several employees.
They agreed with these discrepancies.

The company violated the probation period on two employees.
They did not agree with these discrepancies.

27-Aug-12

Needles & Associates. LLC
Contribution Recap Schedule - Total All Funds

Interest Updated 27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

Engagement Period:

Jul-10

Jun-12

12345

Month/Year	Total Hours Under Reported	Contributions Due	Interest Due	Liquidated Damages Due	Total Dollars Due
Jul-10	0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug-10	0.00	0.00	0.00	0.00	0.00
Sep-10	215.00	1,586.70	537.48	152.24	2,276.42
Oct-10	250.00	1,845.00	598.79	177.00	2,620.79
Nov-10	160.00	1,180.80	365.90	113.28	1,659.98
Dec-10	160.00	1,180.80	349.15	113.28	1,643.23
Jan-11	200.00	1,476.00	414.80	141.60	2,032.40
Feb-11	0.00	0.00	0.00	0.00	0.00
Mar-11	0.00	0.00	0.00	0.00	0.00
Apr-11	0.00	0.00	0.00	0.00	0.00
May-11	0.00	0.00	0.00	0.00	0.00
Jun-11	28.00	206.64	43.31	19.82	269.77
Jul-11	0.00	0.00	0.00	0.00	0.00
Aug-11	12.00	88.56	16.02	8.50	113.08
Sep-11	0.00	0.00	0.00	0.00	0.00
Oct-11	35.00	258.30	39.24	24.80	322.34
Nov-11	0.00	0.00	0.00	0.00	0.00
Dec-11	170.00	1,254.60	154.32	120.36	1,529.28
Jan-12	135.00	996.30	107.93	95.60	1,199.83
Feb-12	158.50	1,169.75	109.57	112.23	1,391.55
Mar-12	0.00	0.00	0.00	0.00	0.00
Apr-12	0.00	0.00	0.00	0.00	0.00
May-12	0.00	0.00	0.00	0.00	0.00
Jun-12	0.00	0.00	0.00	0.00	0.00
Totals	1,523.50	\$11,243.45	\$2,736.51	\$1,078.71	\$15,058.67

	Contributions Due	Interest Due	Liquidated Damages Due	Total Dollars Due
Health & Welfare	\$5,713.13	\$1,449.43	\$571.33	\$7,733.89
Pension	3,427.88	869.64	342.80	4,640.32
Education & Training	457.05	115.94	45.71	618.70
Vacation	1,142.63	289.90	114.28	1,546.81
Dues	457.05	0.00	0.00	457.05
Industry	45.71	11.60	4.59	61.90
Totals	\$11,243.45	\$2,736.51	\$1,078.71	\$15,058.67

27-Aug-12

Needles & Associates. LLC
Hour Recap Schedule

Hard Working Company
Construction Trades Benefit Funds

Engagement Period:
Jul-10
Jun-12

12345

Month/Year	Total Hours Reported	Total Hours Under (Over) Reported
Jul-10	0.00	0.00
Aug-10	500.00	0.00
Sep-10	450.00	215.00
Oct-10	600.00	250.00
Nov-10	1,000.00	160.00
Dec-10	6,000.00	160.00
Jan-11	4,500.00	200.00
Feb-11	3,800.00	0.00
Mar-11	2,955.00	0.00
Apr-11	1,006.00	0.00
May-11	850.00	0.00
Jun-11	225.00	28.00
Jul-11	130.00	0.00
Aug-11	357.00	12.00
Sep-11	428.00	0.00
Oct-11	505.00	35.00
Nov-11	600.00	0.00
Dec-11	800.00	170.00
Jan-12	850.00	135.00
Feb-12	699.00	158.50
Mar-12	705.00	0.00
Apr-12	822.00	0.00
May-12	910.00	0.00
Jun-12	1,005.00	0.00
Totals	29,697.00	1,523.50

Discrepancy Percent:

5.13%

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Sep-10**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Doe, John	xxx-xx-1234	10.00	100.00	90.00
Smith, Mike	xxx-xx-1234	25.00	150.00	125.00
Total Hours Reported		<u>35.00</u>		
Total Hours Worked			<u>250.00</u>	
Total Discrepancies				<u><u>215.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	806.25
Pension	2.25	483.75
Education & Training	0.30	64.50
Vacation	0.75	161.25
Dues	0.30	64.50
Industry	0.03	6.45

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,586.70**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	284.68
Pension	18%	170.81
Education & Training	18%	22.77
Vacation	18%	56.94
Dues	0%	0.00
Industry	18%	2.28

TOTAL INTEREST DUE FOR THE MONTH **\$537.48**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	80.63
Pension	0.1	48.38
Education & Training	0.1	6.45
Vacation	0.1	16.13
Dues	0	0.00
Industry	0.1	0.65

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$152.24**

TOTAL DUE: **\$2,276.42**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE 716

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Oct-10**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Alltool, Allen	xxx-xx-1234	0.00	250.00	250.00
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>250.00</u>	
Total Discrepancies				<u><u>250.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	937.50
Pension	2.25	562.50
Education & Training	0.30	75.00
Vacation	0.75	187.50
Dues	0.30	75.00
Industry	0.03	7.50

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,845.00**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	317.16
Pension	18%	190.29
Education & Training	18%	25.37
Vacation	18%	63.43
Dues	0%	0.00
Industry	18%	<u>2.54</u>

TOTAL INTEREST DUE FOR THE MONTH **\$598.79**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	93.75
Pension	0.1	56.25
Education & Training	0.1	7.50
Vacation	0.1	18.75
Dues	0	0.00
Industry	0.1	<u>0.75</u>

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$177.00**

TOTAL DUE: **\$2,620.79**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE: 686

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Nov-10**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Alltool, Allen	xxx-xx-1234	0.00	160.00	160.00
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>160.00</u>	
Total Discrepancies				<u><u>160.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	600.00
Pension	2.25	360.00
Education & Training	0.30	48.00
Vacation	0.75	120.00
Dues	0.30	48.00
Industry	0.03	4.80

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,180.80**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	193.81
Pension	18%	116.28
Education & Training	18%	15.50
Vacation	18%	38.76
Dues	0%	0.00
Industry	18%	<u>1.55</u>

TOTAL INTEREST DUE FOR THE MONTH **\$365.90**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	60.00
Pension	0.1	36.00
Education & Training	0.1	4.80
Vacation	0.1	12.00
Dues	0	0.00
Industry	0.1	<u>0.48</u>

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$113.28**

TOTAL DUE: **\$1,659.98**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE: 655

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Dec-10**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Alltool, Allen	xxx-xx-1234	0.00	160.00	160.00
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>160.00</u>	
Total Discrepancies				<u><u>160.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	600.00
Pension	2.25	360.00
Education & Training	0.30	48.00
Vacation	0.75	120.00
Dues	0.30	48.00
Industry	0.03	4.80

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,180.80**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	184.93
Pension	18%	110.96
Education & Training	18%	14.79
Vacation	18%	36.99
Dues	0%	0.00
Industry	18%	1.48

TOTAL INTEREST DUE FOR THE MONTH **\$349.15**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	60.00
Pension	0.1	36.00
Education & Training	0.1	4.80
Vacation	0.1	12.00
Dues	0	0.00
Industry	0.1	<u>0.48</u>

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$113.28**

TOTAL DUE: **\$1,643.23**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE 625

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Jan-11**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Alltool, Allen	xxx-xx-1234	0.00	200.00	200.00
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>200.00</u>	
Total Discrepancies				<u><u>200.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	750.00
Pension	2.25	450.00
Education & Training	0.30	60.00
Vacation	0.75	150.00
Dues	0.30	60.00
Industry	0.03	6.00

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,476.00**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	219.70
Pension	18%	131.82
Education & Training	18%	17.58
Vacation	18%	43.94
Dues	0%	0.00
Industry	18%	1.76

TOTAL INTEREST DUE FOR THE MONTH **\$414.80**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	75.00
Pension	0.1	45.00
Education & Training	0.1	6.00
Vacation	0.1	15.00
Dues	0	0.00
Industry	0.1	0.60

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$141.60**

TOTAL DUE: **\$2,032.40**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE 594

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Jun-11**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Smith, Mike	xxx-xx-1234	110.00	138.00	28.00
Total Hours Reported		<u>110.00</u>		
Total Hours Worked			<u>138.00</u>	
Total Discrepancies				<u><u>28.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	105.00
Pension	2.25	63.00
Education & Training	0.30	8.40
Vacation	0.75	21.00
Dues	0.30	8.40
Industry	0.03	0.84

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$206.64**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	22.94
Pension	18%	13.76
Education & Training	18%	1.84
Vacation	18%	4.59
Dues	0%	0.00
Industry	18%	0.18

TOTAL INTEREST DUE FOR THE MONTH **\$43.31**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	10.50
Pension	0.1	6.30
Education & Training	0.1	0.84
Vacation	0.1	2.10
Dues	0	0.00
Industry	0.1	0.08

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **19.82**

TOTAL DUE: **\$269.77**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE 443

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Aug-11**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Doe, John	xxx-xx-1234	160.00	172.00	12.00
Total Hours Reported		<u>160.00</u>		
Total Hours Worked			<u>172.00</u>	
Total Discrepancies				<u><u>12.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	45.00
Pension	2.25	27.00
Education & Training	0.30	3.60
Vacation	0.75	9.00
Dues	0.30	3.60
Industry	0.03	0.36

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$88.56**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	8.48
Pension	18%	5.09
Education & Training	18%	0.68
Vacation	18%	1.70
Dues	0%	0.00
Industry	18%	0.07

TOTAL INTEREST DUE FOR THE MONTH **\$16.02**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	4.50
Pension	0.1	2.70
Education & Training	0.1	0.36
Vacation	0.1	0.90
Dues	0	0.00
Industry	0.1	0.04

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$8.50**

TOTAL DUE: **\$113.08**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE 382

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Oct-11**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Smith, Mike	xxx-xx-1234	170.00	205.00	35.00
Total Hours Reported		<u>170.00</u>		
Total Hours Worked			<u>205.00</u>	
Total Discrepancies				<u><u>35.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	131.25
Pension	2.25	78.75
Education & Training	0.30	10.50
Vacation	0.75	26.25
Dues	0.30	10.50
Industry	0.03	1.05

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$258.30**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	20.78
Pension	18%	12.47
Education & Training	18%	1.66
Vacation	18%	4.16
Dues	0%	0.00
Industry	18%	0.17

TOTAL INTEREST DUE FOR THE MONTH **\$39.24**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	13.13
Pension	0.1	7.88
Education & Training	0.1	1.05
Vacation	0.1	2.63
Dues	0	0.00
Industry	0.1	0.11

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$24.80**

TOTAL DUE: **\$322.34**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE: 321

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Dec-11**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Doe, Jane	xxx-xx-1234	0.00	170.00	170.00
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>170.00</u>	
Total Discrepancies				<u><u>170.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	637.50
Pension	2.25	382.50
Education & Training	0.30	51.00
Vacation	0.75	127.50
Dues	0.30	51.00
Industry	0.03	5.10

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,254.60**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	81.74
Pension	18%	49.04
Education & Training	18%	6.54
Vacation	18%	16.35
Dues	0%	0.00
Industry	18%	0.65

TOTAL INTEREST DUE FOR THE MONTH **\$154.32**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	63.75
Pension	0.1	38.25
Education & Training	0.1	5.10
Vacation	0.1	12.75
Dues	0	0.00
Industry	0.1	0.51

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$120.36**

TOTAL DUE: **\$1,529.28**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE 260

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Jan-12**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Doe, Jane	xxx-xx-1234	0.00	135.00	135.00
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>135.00</u>	
Total Discrepancies				<u><u>135.00</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	506.25
Pension	2.25	303.75
Education & Training	0.30	40.50
Vacation	0.75	101.25
Dues	0.30	40.50
Industry	0.03	4.05

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$996.30**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	57.17
Pension	18%	34.30
Education & Training	18%	4.57
Vacation	18%	11.43
Dues	0%	0.00
Industry	18%	0.46

TOTAL INTEREST DUE FOR THE MONTH **\$107.93**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	50.63
Pension	0.1	30.38
Education & Training	0.1	4.05
Vacation	0.1	10.13
Dues	0	0.00
Industry	0.1	0.41

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$95.60**

TOTAL DUE: **\$1,199.83**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE: 229

Needles & Associates. LLC
Payroll Discrepancy Schedule

27-Aug-12

Hard Working Company
Construction Trades Benefit Funds

12345

For the Month of: **Feb-12**

NAME	SSN	HOURS REPORTED	ACTUAL HOURS DUE	HOURS UNDER (OVER) REPORTED
Doe, Jane	xxx-xx-1234	0.00	158.50	158.50
Total Hours Reported		<u>0.00</u>		
Total Hours Worked			<u>158.50</u>	
Total Discrepancies				<u><u>158.50</u></u>

<u>CONTRIBUTIONS DUE:</u>	<u>Rate/Mo.</u>	
Health & Welfare	\$3.75	594.38
Pension	2.25	356.63
Education & Training	0.30	47.55
Vacation	0.75	118.88
Dues	0.30	47.55
Industry	0.03	4.76

TOTAL CONTRIBUTIONS DUE FOR THE MONTH **\$1,169.75**

<u>INTEREST DUE:</u>	<u>RATE:</u>	
Health & Welfare	18%	58.04
Pension	18%	34.82
Education & Training	18%	4.64
Vacation	18%	11.61
Dues	0%	0.00
Industry	18%	0.46

TOTAL INTEREST DUE FOR THE MONTH **\$109.57**

<u>LIQUIDATED DAMAGES</u>	<u>RATE:</u>	
Health & Welfare	0.1	59.44
Pension	0.1	35.66
Education & Training	0.1	4.76
Vacation	0.1	11.89
Dues	0	0.00
Industry	0.1	0.48

TOTAL LIQUIDATED DAMAGES DUE FOR THE MONTH **\$112.23**

TOTAL DUE: **\$1,391.55**

INTEREST RATE: 18.00%
AS OF: 27-Aug-12
DAYS LATE: 198