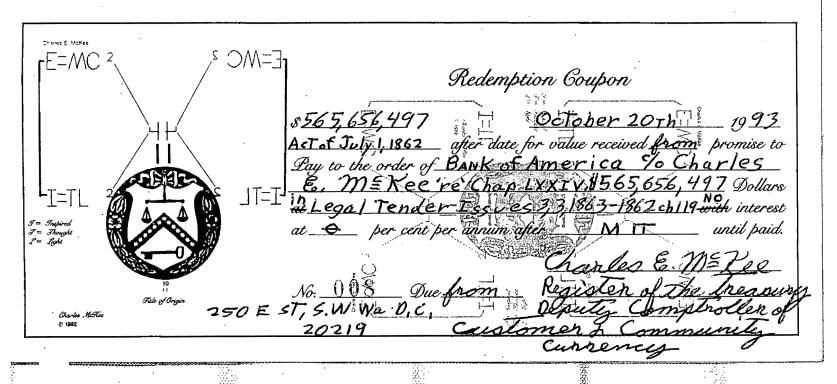


EXXON VALDEZ OIL SPILL TRUSTEE COUNCIL ADMINISTRATIVE RECORD



}-

Bank of America

Thank you for applying for credit with Bank of America Alaska, N.A. and answering the following questions.

- 1. How much money do you need? \$565,656,497
- 2. When do you need the money? 10-21-1993
- 3. How do you plan to use the money? Extinguishing band transferres to captial
- * If you are applying for a loan and more than half of the money is being used to purchase or improve a home, or is being used to refinance an existing loan that was used to purchase or improve a home, please complete the INFORMATION FOR GOVERNMENT MONITORING PURPOSES section below.
- * If you are applying for a line of credit and any portion of those funds will be used for home improvement purposes or to refinance an existing loan, or line that was used for home improvement purposes, please indicate in the space that follows the amount of the line that will be used for that purpose \$ _____ Please complete the INFORMATION FOR GOVERNMENT MONITORING PURPOSES section below, too.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

wing information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information, under federal regulations the lender is required to note race or national origin and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT:	CO-APPLICANT:						
I do not wish to furnish	☐ I do not wish to furnish						
this information	this information						
Race or National Origin:	Race or National Origin:						
American Indian,	 American Indian, 						
☐ Alaskan Native	Alaskan Native						
Asian, Pacific Islander	Asian, Pacific Islander						
☐ Black ☐ Hispanic	Black Hispanic						
☐ White	, White						
Other (specify)	Other (specify)						
Sex	Sex:						
[: Male .	☐ Female ☐ Male						
<u> </u>							

IMPORTANT:

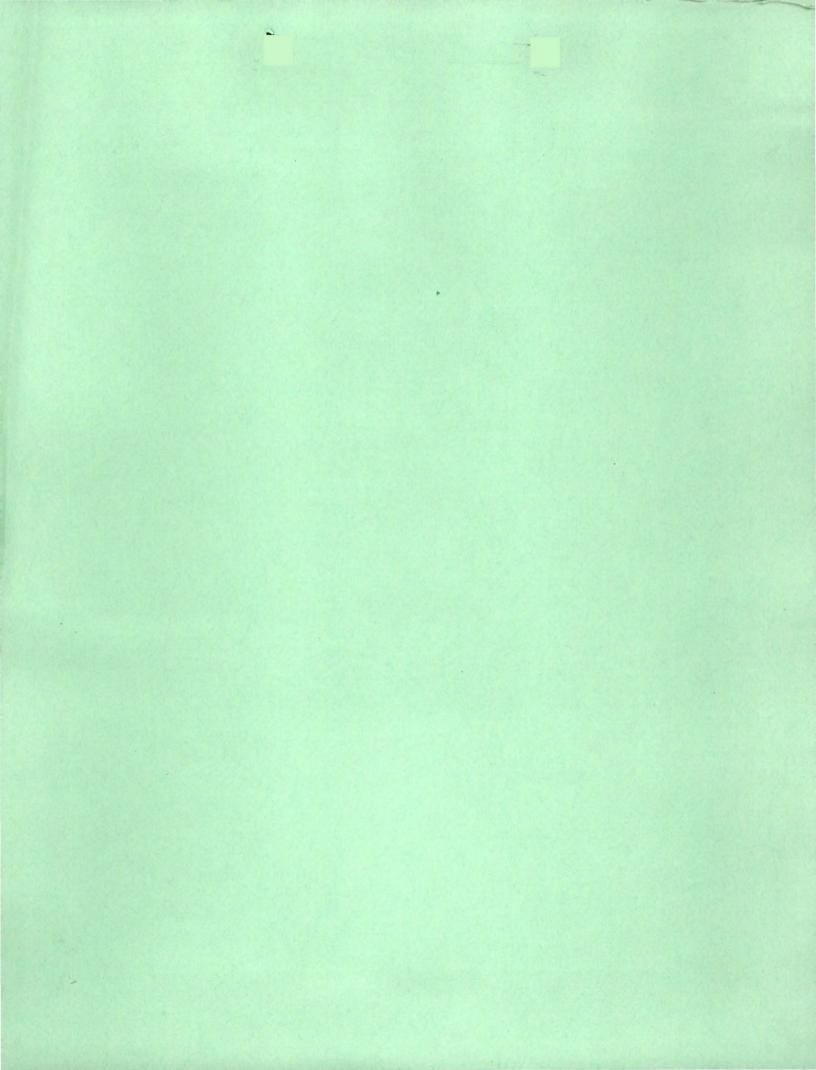
Please read and answer all questions on the reverse of this application.

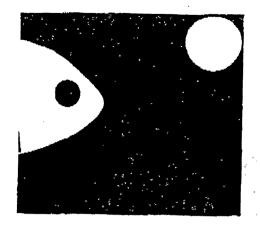
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Other Income: You do not have to include information on income from alluforny, child support or separate maintenance, urfess you want us to consider it wish us to rely on such income, it chould be included in the space for other income.							in granting credit. If you Other Income				Source of Income	
Please Tell Us About Your Spouse (Please provide information about your spouse if you are married and you're jelying upon your spouse's income to repay us even if your spouse is not a co-applicant. If												
your co-applicant is	s someone othe	r than your spouse.	they must co	mplete a separ	ate application)	3. 34 March			Date of Birth		Social Security Number	
	1/1					•						
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Employer Address City State Zip Code				Previous Employer (if self-employed, state name of business)					How Long?			
Other Income: You do not have to include information on income from alimony, child support or separate maintenance, unless you want us to consider it in granting credit. If you wish us to rely on such income, it should be included in the space for other income.								Source of Income ,				
Other names in which credit has been granted Nearest relative not tiving with you			Address City State Zip Code I				Phone Relationship					
Cash In Banks Real Estate Owned (Attach Additional Sheets if Necessary)												
BANK	BRANCH	ACCOUNT NUMBER	NT .	BALANCE	DESCRIPTION	PURCHASE	MORTGAGE HOLDER	PURCHASE PRICE	CURRENT VALUE	CURRENT	RENTAL INCOME	MONTHLY PAYMENT
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Other Accounts - IRA's, Money Market, Etc.					Other	1 ///	1/4				 -	
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Credit Profile (Continued on Back)			Please trans	fer total of current v	alue column	TOTAL	<u> </u>	5 32				
	CURRENT VALUE	DEBTS/CREDIT REFERENCES	BALANCE OWING	MONTHLY PAYMENTS	APPLICANT'S STA	TEMENT: 1 ha		the questions	on this application	-l	uhfully. All info	rmation given is
t Cash in Banks		Mortgage Loan/ Rent Paid			of this date unless of	therwise stated.		•				
Real Estate Owned		Credit Cards Total (Describe on Back)			LINE OF CREDIT: I understand that my spouse's signature is required as a co-applicant if my spouse will be using the account. By signing, my spouse agrees to everything I have agreed to.							
Automobiles (Describe on Back)		Department Stores Total (Describe on Back)	•		(Analisantis Signatura			<u> </u>			Date	
Listed Stocks/Bonds (Attach Schedule)		Finance Co./Other Total (Describe on Back)			Charles E. M=Xee 10-18-1993							
Personal Profit Sharing % vested		Installment Loans Total (Describe on Back)			Spouse's Signature, If Applicable Date							
Other Assets Total (Describe on Back)		Allmony/Child Support/ Child Care			L							
TOTAL ASSETS		TOTAL DEBTS										

FINANCIAL WORKSHOP EVALUATION

Name Charles & MEXEE
Address 2800 NeBarr RdE & City and State AK Zip Code 29504
How did you learn about this workshop?
Newspaper Branch Community Center Other
Did you come to this workshop to learn more about:
Checking accounts Bavings accounts Home loans
Other loans IRA accounts Banking in general
Other reason not listed
Did you recieve complete and thorough answers to your questions?
Yes No
Are there additional topics you would like to see in the future workshops?
No Yes What topics?
To help us plan future workshops, we would like to ask for your suggestions
or comments.
invest in my congright jurisdiction
as a jurisconsult too lawful
invest in my copyright jurisdiction as a jurisconsult too lawful money please see copyright # 545-416
Where do you currently bank?
Bank of America National Bank of Alaska (NBA) 1st Natl Bank of Anchorage
Key Bank Credit Union which one? alaska Frontier
Would you like to have more information on Bank of America products or
services?
Checking Savings Certificate of Deposits IRA accounts
Loans:
Home Home equity Auto Other

Thank you





pws fisheries ecosystem OCT 27 1993 EXXON VALDEZ OIL SPILL research planning Figure COND THUSTES COND

c/o PWSSC, P.O. Box 705, Cordova, Alaska 99574, (907) 424-5800, 424-5820 facsimile

October 18, 1993

PWS STRATEGIC RESEARCH PLANNING UPDATE

Recognition of the need for more systematic and focused research in Prince William Sound (PWS) preceded the 1989 Exxon Valdez oil spill, but that event reiterated its importance. The task of identifying baseline biological data and measuring spill-related damages has proven overwhelming. With recent successive salmon and herring run failures, and ongoing economic distress throughout the Sound, many local and regional groups are motivated to find solutions.

In September, building on earlier attempts by others, a coalition of user groups in PWS joined in a cooperative effort to identify and prioritize research needs for PWS. The coalition, the PWS Fisheries Ecosystem Research Planning Group, initially included representatives of Cordova District Fishermen United (CDFU), Cordova Aquatic Marketing Association (CAMA), PWS Science Center (PWSSC), PWS Aquaculture Corporation (PWSAC), and the University of Alaska Sea Grant program. Local staff from the Alaska Department of Fish and Game are assisting and other groups from within the region are encouraged to join the effort.

Gaining endorsements from the City of Cordova and the regional organization PWS Communities Organized to Restore the Sound (PWSCORS), the project recently received support from the Exxon Valdez Oil Spill Trustee Council in the form of a \$50,000 planning grant. The research group's immediate goal is to present a strategic research plan identifying specific prioritized projects to the Trustee Council at their December meeting.

Asking the simple question, "What is wrong with Prince William Sound?" the group formed a scientific sub-committee composed of researchers from ADF&G, PWSSC, the University of Alaska and PWSAC. This sub-committee is compiling an analytical process which effectively identifies what is known about various species in PWS, where gaps and weaknesses exist, and where additional research efforts should be directed. The sub-committee chose pink salmon and herring first for review and analysis because of their importance in the food chain for other

marine species, birds and mammals. These species are also of critical social and economic significance to humans within the Sound.

New approaches are needed to answer what is wrong in Prince William Sound. Previous attempts at ecosystem studies have, in general, resulted in species and habitat inventories which were of little use in understanding the health and dynamics of the system. In contrast to this approach, the committee chose to use existing marine analysis models to examine present knowledge about survival rates of individual species throughout their life cycle. Analyzing current understanding of species food abundance requirements, predator/prey relationships, and impacts of climatic fluctuations begins to build a more meaningful picture of ecosystem relationships.

This type of ecological analysis and strategic planning will have many applications. In awarding the initial planning grant, the EVOS Trustees acknowledged the need for new criteria and direction to determine future research funding priorities. The Trustee Council is nearing the close of its damage assessment research on the oil spill and is identifying strategies for restoration and long-term monitoring throughout the oil spill impacted region. The work of the PWS Fisheries Ecosystem Research Planning Group is the region's contribution to the Trustee Council's efforts, as well as establishing clearer definitions of biological priorities for ongoing research and resource management in the Sound.

In one of the most broad-based cooperative efforts since the response to the oil spill itself, the work underway has drawn together local scientists and researchers, user groups and communities. The research planning group's efforts are renewing hope in the Trustee Council process as being a positive force in the recovery and long-term well being of Prince William Sound.

The scientific sub-committee meets regularly on Monday evenings from 5:30-8:30 p.m. at the Cordova offices of PWSAC. The public is welcome. Prior to submitting the PWS strategic plan to the Trustee Council, the group will present its findings to the Cordova City Council and PWSCORS.

For more information, contact Toric Baker at CDFU, (907) 424-3447, or Gary Thomas at the PWS Science Center, (907) 424-5800.

The Anchorage Times

Publisher: BILL J. ALLEN
"Belloving in Alaskans, putting Alaska first"

Editor. OCNNIS PRODEY. PAIL PENEOUS. WILLIAM J. TOBIN:
The Archorup-Time Commentary in this segment of the Archorup-Daily News does not represent to the Daily News & is written and published under an agreement with former owners of the Famous of processing a diversity of viewpoints in the community.

9/23/93

Fish facts few

I F EVER ALASKANS needed proof that fisheries management remains an inexact science, 1993 has proved the point dramatically; a pitiful herring run followed by a busted pink salmon run in Prince William Sound; millions of returning chum salmon missing from the Yukon River system; a poor season for sports fishermen on the Kenai; a total bust of a pink salmon run at Juneau; and, at the same time, record salmon harvests at Ketchikan.

The shortage of fish, for the subsistence and commercial fisheries in particular, caused much anguish, frustration and anger. Prince William Sound fishermen blamed the Exxon oil spill. Yukon subsistence fishermen blamed the commercial fisheries intercept at Unimak Pasa. Kenai sportsmen blamed the Cook Inlet setnetters.

The precise cause or causes for the performance of any particular fishery remains a hot topic for debate. No one knows with certainty what happened this year, or why. Nor can any of the experts say with certainty what fishermen may look forward to in future seasons.

As bad as the year was for some fisheries, though, history tells us that decides ago the resource was in much wome shape while it was managed by the federal government. Alsaka management over the three decides since statehood has been a vast improvement over the federal effort.

It could be made even better if there were increased scientific research and understanding of the total ecosystem that affects Alaska's fisheries. Such research would be very expensive. And in these days of massive federal deficit spending problems and declining state oil revenues, it is doubtful much government money could be found for the needed studies.

But there is another option available to Alaska.

The \$660 million remaining of the \$1 billion that Exxon provided to the federal/state trust to restore resources damaged by the 1989 oil spill is the key to unlocking many of the unsolved mysteries about Alaska's fisheries.

It is a one-time cash bonanza which, if used properly, would benefit the fisheries of the oil-damaged areas and enable state resource managers to make sound policy decisions. The science developed in Prince William Sound would apply to — and benefit — the rest of Alaska as well.

What's more, fisheries, marine and related research in Prince William Sound and the Gulf of Alaska could go on indefinitely, provided the Exxon money were placed in trust and only the earnings used for directed, specific scientific study.

The effort might not result in providing more fish for all concerned, but by investing in research now, Alaskans who rely on the fisheries would know management decisions are being made on facts—not politics, greed or guesswork.