

First Union/Wachovia's Private Labeled Version Of Evare's Web-Based Financial Management Platform



Corporate
Trust
Services

What we do

FirstLink[®]-XE is a secure, data aggregation service that automatically consolidates, from multiple institutions, cash, custody, DDA, security, debt and other financial information.

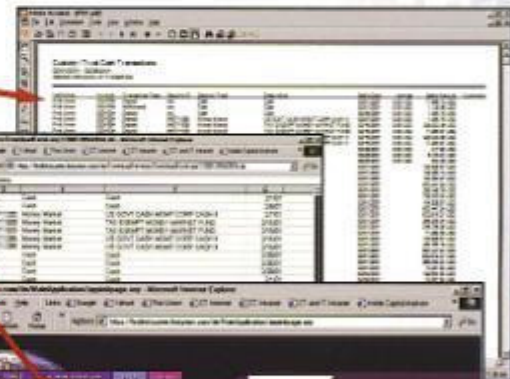
What sets us apart

Our integrated FirstLink[®]-XE system makes First Union the financial services provider of choice. This system allows you secure, 24-hour access to all of your accounts while potentially eliminating the need to manually re-key all financial information into other in-house applications. FirstLink[®]-XE also provides you with the ability to generate standard and customized reports—easier than ever.

What we offer

By using FirstLink[®]-XE, you will have the ability to:

- Consolidate your reports from multiple providers into HTML, Adobe[®] Acrobat[®] or Microsoft[®] Excel.
- Produce professional, customized reports in minutes.
- Gain 24-hour access to all of your account information.
- Access a toll-free customer service representative for a wide range of issuer concerns.
- Use Web Browsers instead of installing proprietary software.



firstlink.firstunion.com

Evare's Financial Management Solution



EVARE DESKTOP IS THE COMPLETE SOLUTION FOR MANAGING INVESTMENT PORTFOLIOS OF ANY SIZE AND ANY TYPE. NOW YOU CAN HAVE MAXIMUM CONTROL AND SAFETY FOR INVESTMENT ACCOUNTING AND RECORD KEEPING IN ONE EASY-TO-USE, AFFORDABLE PACKAGE.

INVESTMENT RECORD KEEPING? OUR JOB, NOT YOURS.

Evare Desktop is a full accrual basis investment accounting system. It can account for any fixed income, money market or equity security. In minutes, you can create professional, accurate reports on virtually any aspect of your portfolio— from portfolio composition and yield, to policy compliance and journal entries. What's more, Desktop's easy to use Report Writer lets you quickly create customized reports for your organization.

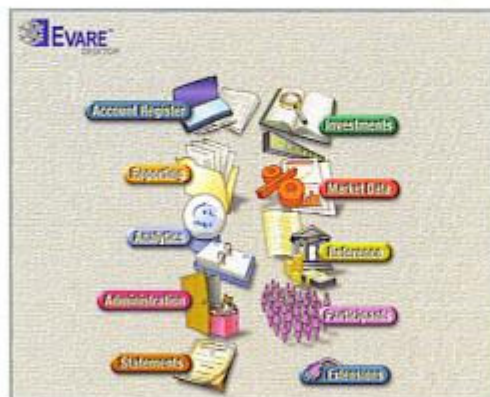
CONCERNED ABOUT COMPLIANCE? DESKTOP PUTS YOU IN CONTROL

Maintaining and monitoring legal and policy compliance is now easy and trouble free. Evare Desktop streamlines compliance with all GAAP, GASB and FASB standards. Why spend hours using spreadsheets and calling brokers to create GASB 31 compliant reports when Desktop can do it for you automatically? You can even monitor and report on your organization's compliance with State and Local investment policy on demand.

DETERMINING MARKET VALUE? THAT'S A SIMPLE, EVERYDAY TASK.

Imagine being able to value your portfolio at market, just by touching a few buttons. That's how easy it is with Evare Desktop. Desktop even provides on-line access to pricing services, making portfolio valuation more accurate and trouble free than ever before.

EVARE DESKTOP lets you easily:



Evare Desktop is Windows® 95 and NT compatible.

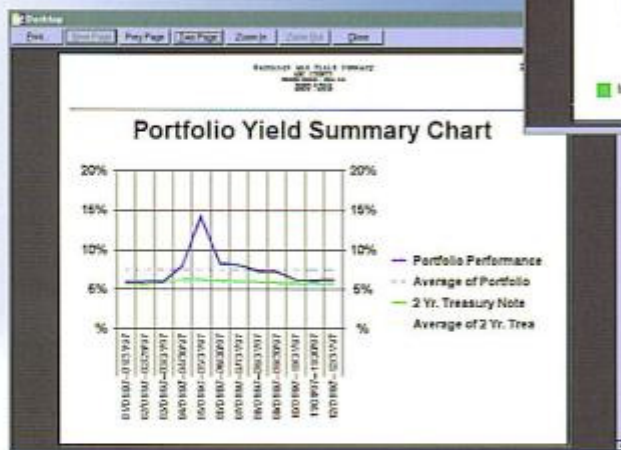
- Keep records on any fixed-income, money market or equity security
- Maintain and monitor legal and policy compliance
- Generate hundreds of standard and custom reports
- Value your portfolio at market automatically
- Monitor, track and value bank deposit and repo collateral daily
- Perform daily yield curve evaluations coupled with detailed risk/reward analyses
- Maintain individual pension plan participant/trust records

Evare's Financial Management Solution

EVARE DESKTOP MAKES IT EASY TO PRODUCE PROFESSIONAL AND ACCURATE REPORTS AND GRAPHS.



The reporting module gives you flexibility to monitor your portfolio by fund, asset type, financial institution and more.



Monitoring your legal and investment policy compliance is simple with Evare Desktop.

Portfolio valuation is no longer a chore with automated access to market indices and prices.

AN INTEGRATED SYSTEM? NOW IT'S A REALITY.

Evare Desktop is the single system that does everything you need. In addition to portfolio record keeping, reporting, analytics and pension plan management, Desktop is designed to interface with other systems. Whether you are exporting data to your general ledger system or conducting on-line transactions with banks, brokerages or government organizations, Desktop is the one system for the job.

THINK A SYSTEM LIKE THIS IS EXPENSIVE? THINK AGAIN.

Evare has taken the luxury of a totally integrated investment management system (usually reserved for big-budget investors), and made it affordable for virtually any institutional investor or organization. In fact, Evare Desktop's capabilities far exceed the functionality of other higher priced systems in the market. Now you can enjoy truly world-class investment accounting software for less than the annual maintenance fee of a typical competitive system. That's why we offer a 100% money back guarantee.

TO LEARN MORE ABOUT WHAT EVARE DESKTOP CAN DO FOR YOUR PORTFOLIO MANAGEMENT, CALL EVARE TODAY AT 1-888-GO-EVARE (1-888-463-8273).

Evare Recommendation Letter

DeeAnn LeVar Cheatham
6508 Stewart Blvd, The Colony, TX 75056
469-384-2733 email: deeannc@byu.net

January 24, 2002

To Whom It May Concern:

I have worked closely with Diane Light Waight for the past 1 ½ years in both supervisory and co-worker roles and have no reservations recommending her as a potential employee.

Diane is extremely hard-working. She takes the initiative in making sure projects are handled in a timely and professional manner. While at Evare, she was responsible for developing a successful relationship with First Union that involved the difficult task of bringing a new service to market successfully. This involved a multitude of new tasks and attention to detail that was not part of her previous position in sales. She succeeded in being the first distributor to go to market with Evare's new service.

She is an excellent salesperson. She is very thorough in both her preparation and execution of her duties. She is also an excellent speaker and trainer. I have been present during numerous presentations she has given and she is always well-prepared and thorough in her execution and delivery.

One of Diane's most important traits is that she is honest and has a high degree of integrity. She believes that being honest with others is more important than making a quick sale or coming up with short-term results because she understands that obtaining and maintaining trust in a relationship is not only the right thing to do, it's also good business.

Diane is very adaptable to change. While at Evare, she persevered through numerous restructurings and layoffs. After each change, she adapted herself to the new situation and excelled at her new role. When she worked under my supervision, she was always extremely helpful and supportive, even though the situation was less than ideal.

Diane is a responsible, trustworthy person who would be an asset to any organization. I hope you will give her serious consideration for the position she is pursuing.

Sincerely,



DeeAnn LeVar Cheatham

Evare Recommendation Letter



Douglas Siegfried
Product Development
First Union National Bank
401 South Tryon St, 12th Fl.
Charlotte, NC 28288-1179

To Whom It May Concern:

Please use this letter as a strong letter of recommendation for Diane Light Waight for the position of VP – Sales and Marketing.

I first came to know Diane when I took over the development of a project in which we were in partnership with Diane's former employer. I was impressed immediately with Diane's knowledge of the product, the industry and the challenges that faced us in launching this new service. Diane's tenacity with which she takes on an obligation and sees it to completion, as well as her skills in marketing and sales were key components to the launch and continued success of our product offering. With my permission, Diane would take on responsibilities normally not part of an Account Manager role. As our agent, Diane would train potential customers on our product and in doing so would establish relationships that would often lead to the closing of a sale. Diane's resourcefulness and creative marketing solutions would also result in potential customers.

Diane never stopped looking for avenues of success even when failure seemed imminent. I am confident that without Diane's unique talents to work within the confines of a sometimes confusing and mind-numbing organization in which she is not a part of, yet a key member of a product team, success would have been compromised.

Please feel free to contact me directly at 704-383-4372 for more information my working relationship with Diane. She would be a valuable member to any organization.

Regards,

A handwritten signature in black ink, appearing to read "D. Siegfried", written over a horizontal line.

Douglas Siegfried

Evare Recommendation Letter

FINANCE AND ADMINISTRATION



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www.astate.edu

Jonesboro, Arkansas

March 16, 2000

Mr. Richard B. Lindley
Assistant Vice President
Business Development Manager
BNY Trust Company of Missouri
911 Washington Avenue
St Louis, Missouri 63101


Ms. Diane Light Waight
Regional Vice President-Sales
255 Rockingham Drive
EVARE
Loganville, GA 30052

I appreciate very much you both making the trip to Jonesboro to demonstrate the EVARE software package for us. Billy, Myra, and I were impressed with its capabilities and your presentation.

I have asked Myra to spend the next few days testing the demonstration material you left with us and reviewing your product with our treasurer, Sandra Miley. I look forward to your call in a couple of weeks to discuss this further.

Again, thanks very much.

Sincerely,


Russ Hannah, CPA, CGFM
Controller

C: Billy Hogue
Myra Goodwin

Evare Recommendation Letter

Light Waight, Diane

From: McCarron, Dennis
Sent: Monday, May 22, 2000 4:29 PM
To: 'Mark_P._Brown@lnotes5.bankofny.com'
Cc: Light Waight, Diane; Stevens, Nick
Subject: RE: Housing Opportunities Commission-Maryland

That is fine with me. Please keep me informed on how the meetings proceed. Thank you.

-----Original Message-----

From: Mark_P._Brown@lnotes5.bankofny.com
[mailto:Mark_P._Brown@lnotes5.bankofny.com]
Sent: Monday, May 22, 2000 12:15 PM
To: jdmccarron@evare.com
Subject: Housing Opportunities Commission-Maryland

Dennis-Last week, Diane Light Waight demo'ed the recon piece of SMARTS to my staff. We've enjoyed working with Diane and we're in the process of targeting prospects to go after. Diane also attended a reception we hosted and developed several leads as a result. In addition, we reviewed the list of clients we've already talked with and feel it would now be a good time to go back to the above referenced client, HOC-Maryland. HOC has had some turnover. Our contact was let go about two months ago. His replacement is now on board.

The purpose of this e mail is to ask if Diane can make that call with us although Maryland is not in her territory. Diane has developed a relationship with the people on the staff here and we're very comfortable with her. She has a good understanding of what HOC needs to see in order to buy the service as a result of spending time with our Relationship Manager on the HOC account. This is nothing against Nick Stevens, who visited with the old contact at HOC several months ago. Rather, it's a reflection of the strong relationship we've developed with Diane and our confidence in her understanding of this particular clients needs.

Please let me know your thoughts. Thanks. Mark Brown