

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

CASE NUMBER: 05-21116-CIV-SEITZ/McALILEY

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

BIO-HEAL LABORATORIES, INC.

Defendant,

MRMG HOLDINGS, INC., KESS ASSOCIATES, INC.,
ICOR, INC., BELA ENTERPRISES, LLC, AND
GIBSON ISLAND ENTERPRISES, LLC,

Relief Defendants.

**NIGHT BOX
FILED**

J MAR 09 2006

CLARENCE MADDOX
CLERK, USDC / SDFL / MIA

**PLAINTIFF'S MOTION FOR DEFAULT FINAL JUDGMENTS OF DISGORGEMENT
AND OTHER RELIEF AGAINST RELIEF DEFENDANTS ICOR, INC., BELA
ENTERPRISES, LLC, AND GIBSON ISLAND ENTERPRISES, LLC**

Plaintiff Securities and Exchange Commission, pursuant to Federal Rule of Civil Procedure 55(b)(2), moves the Court to enter a Default Final Judgment of Disgorgement and Other Relief against each of three Relief Defendants – Icor, Inc., Bela Enterprises, LLC, and Gibson Island Enterprises, LLC. In support, the Commission states as follows.

I. FACTUAL AND PROCEDURAL BACKGROUND

The Commission filed its complaint in this action on April 25, 2005 to restrain and enjoin Defendant Bio-Heal Laboratories, Inc. from continuing to violate the federal securities laws in connection with its fraudulent issuance of Bio-Heal stock. The complaint seeks to recover both the fraudulently issued shares and several million dollars in proceeds from trading of those shares from the five Relief Defendants.

6/2/06

In summary, the complaint alleges Bio-Heal improperly issued 12 million unrestricted shares of its stock in February 2005 to three of the Relief Defendants – Icor, MRMG Holdings, Inc., and Kess Associates, Inc. The complaint further alleges MRMG and Kess transferred their shares to the remaining two Relief Defendants, Bela and Gibson Island. The complaint also alleges that Bio-Heal, relying on a bogus attorney opinion letter, illegally issued the unrestricted shares without registering them with the Commission in purported reliance on Rule 504 of Regulation D of the Securities Act of 1933 (“Securities Act”).

Simultaneously with filing the complaint, the Commission sought an *ex parte* temporary restraining order (“TRO”) against Bio-Heal and an asset freeze against the company and the Relief Defendants to halt trading of the illegally issued shares and prevent the Relief Defendants from sending any of the proceeds offshore and beyond the jurisdiction of the Court. The Court granted the TRO and the asset freeze the same day as the Commission filed the complaint. Bio-Heal subsequently consented to the Court’s entry of a preliminary injunction and a continuation of the asset freeze. The Court also continued the asset freeze against the Relief Defendants.

As set forth in the Commission’s May 4, 2005 Notice of Filing Returns of Service, the Commission served Relief Defendants Bela, Gibson Island, and Icor with a summons and a copy of the complaint on May 3, 2005. The respective service affidavits are attached to this motion as Exhibits 1 (Bela and Gibson Island), and 2 (Icor), respectively. When none of those three Relief Defendants filed or served an answer or other responsive pleading as required under Rule 12 of the Federal Rules of Civil Procedure, the Commission applied for clerk’s defaults against each of them. The Clerk of the Court entered defaults against Bela and Gibson Island on September 12, 2005, and a default against Icor on October 6, 2005. The two defaults are attached as Exhibits 3 and 4, respectively.

II. MEMORANDUM OF LAW

A. The Commission is Entitled to Default Judgment

Upon the Clerk's entry of a default against Bela, Gibson Island, and Icor, the allegations of the complaint were deemed admitted and the Commission's entitlement to a judgment of disgorgement was established against each of them. *Buchanan v. Bowman*, 820 F.2d 359, 361 (11th Cir. 1987); *Miller v. Paradise of Port Richey, Inc.*, 75 F.Supp.2d 1342, 1346 (M.D. Fla. 1999).

Thus, the following allegations of the complaint are deemed admitted against the three Relief Defendants:

Icor is a defunct Texas corporation. Complaint at ¶8. On February 10, 2005, Bio-Heal issued 4 million unrestricted shares of its stock to Icor, which still holds those shares. *Id.* On the same day, Bio-Heal also issued 8 million additional unrestricted shares of its stock, 4 million each to MRMG and Kess. *Id.* at ¶¶6-7. On February 16, 2005, Kess transferred its 4 million shares of Bio-Heal stock to Gibson Island, an Anguillan limited liability company with its principal place of business in Nassau, Bahamas. *Id.* at ¶¶7, 10. The same day, MRMG transferred its 4 million shares to Bela, also an Anguillan company with its principal place of business in Nassau, Bahamas. *Id.* at ¶¶6, 9.

Bio-Heal purported to issue all 12 million shares as exempt from registration with the Commission under Rule 504 of the Securities Act. Complaint at ¶¶16-17. The company did this in reliance on an opinion letter from an attorney named Michael Smith in Houston Texas. *Id.* at ¶17. However, the letter was a fraud, as no such attorney existed and the telephone and fax numbers on the letter are those of a legal aid society in Houston, which does not employ a Michael Smith or offer securities opinion letters. *Id.* at ¶18.

In fact, Bio-Heal was not entitled to issue shares exempt from registration under Rule 504 because it was a publicly reporting company under Section 12(g) of the Securities Exchange Act of 1934 (“Exchange Act”), and therefore subject to the reporting requirements of Section 13 of the Exchange Act. Complaint at ¶23. Such companies must register all securities they issue under Sections 5(a) and 5(c) of the Securities Act, and may not issue shares under Rule 504. *Id.*

Bela deposited the Bio-Heal shares it received from MRMG into a brokerage account it maintained at Newbridge Securities Corporation, a Fort Lauderdale broker-dealer. Complaint at ¶20. Over the next several weeks, it sold some of those shares at a profit (the Commission describes the exact transactions and profits in Section II(B) below). *Id.* at ¶27. Gibson Island deposited the Bio-Heal shares it received from MRMG to an account it maintained at the Boca Raton branch of the Securities Investment & Planning Company (“SIPC”), a New Jersey based broker-dealer. *Id.* at ¶20. Over the next several weeks, it also sold shares at a profit (likewise, the Commission sets forth the exact transactions in Section II(B)). *Id.* at ¶26.

Given the facts deemed admitted against Icor, Bela, and Gibson Island, and given that none of the three has responded to the complaint or otherwise appeared or defended in this action, it is appropriate for the Court to enter default judgments against all three Relief Defendants.

B. Disgorgement and Prejudgment Interest

The Commission seeks disgorgement and prejudgment interest against Bela, Gibson Island, and Icor. Although the complaint does not accuse any of them of wrongdoing, it establishes, as discussed above, that all three retain the proceeds of Bio-Heal’s securities law violations. The Commission is entitled to disgorgement from such parties. *SEC v. Cherif*, 933

F.2d 403, 414 n.11 (7th Cir. 1991) (equitable relief from party other than a wrongdoer is available if that party possesses illegally obtained profits but has no legitimate claim to them).

Disgorgement is designed to deprive wrongdoers and those who possess the proceeds of securities fraud of unjust enrichment, and to deter others from violating the securities laws. *SEC v. Blatt*, 583 F.2d 1325, 1335 (5th Cir. 1978); *SEC v. First City Fin. Corp.*, 890 F.2d 1215, 1230 (D.C. Cir. 1989); *SEC v. Tome*, 883 F.2d 1086, 1096 (2d Cir. 1987), *cert. denied*, 486 U.S. 1014 (1988); *SEC v. Blavin*, 760 F.2d 706, 713 (6th Cir. 1985); *SEC v. Manor Nursing Centers*, 458 F.2d 1082, 1103-04 (2d Cir. 1972) (“the effective enforcement of the federal securities laws requires that the SEC be able to make violations unprofitable”).

The law does not require precision in determining the proper amount of disgorgement. “The District Court has broad discretion not only in determining whether or not to order disgorgement but also in calculating the amount to be disgorged.” *SEC v. First Jersey Securities, Inc.*, 101 F.3d 1450, 1475 (2d Cir. 1996), *cert. denied*, 522 U.S. 812 (1997). The amount of disgorgement “need only be a reasonable approximation of profits causally connected to the violation.” *First City*, 890 F.2d at 1231. The wrongdoer, who has created the uncertainty through his violations of the securities laws, bears the risk of uncertainty. *Id.* at 1232; *SEC v. MacDonald*, 699 F.2d 47, 55 (1st Cir. 1983).

Once the Commission presents evidence reasonably approximating the amount of a Defendant’s or Relief Defendant’s ill-gotten gains, the burden of proof on the amount the Defendant or Relief Defendant received shifts to the Defendant or Relief Defendant. *First City*, 890 F.2d at 1232; *SEC v. Hughes Capital Corp.*, 917 F. Supp. 1080, 1085 (D.N.J. 1996), *aff’d*, 124 F.3d 449 (3d Cir. 1997). The Defendant or Relief Defendant is then “obliged *clearly* to demonstrate that the disgorgement figure [is] not a reasonable approximation.” *First City*, 890

F.2d at 1232 (emphasis added). Here, as set forth below, the Commission has presented evidence that more than approximates the amount of the ill-gotten gains all three Relief Defendants obtained.

In addition, prejudgment interest is equitable in this circumstance. Where a securities law violator or other party has enjoyed access to funds over a period of time as a result of wrongdoing, requiring that party to pay prejudgment interest is consistent with the equitable purpose of the disgorgement remedy. *Hughes Capital*, 917 F. Supp. at 1090.

1. Icor

The complaint establishes that Icor retains the 4 million shares of Bio-Heal stock it received on February 10, 2005. Complaint at ¶8. Accordingly, the Commission asks the Court to order Icor to disgorge those 4 million shares, whether still in certificate form or in any other form they may presently be held. The Commission further asks the Court to order those shares returned to Bio-Heal, which under its Consent to Entry of a Final Judgment of Permanent Injunction and Other Relief being simultaneously filed, has agreed to cancel them promptly upon receipt.

2. Bela Enterprises

In support of its request for disgorgement against Bela and Gibson Island, the Commission has attached as Exhibit 5 the Declaration of Michelle Lama, a Commission accountant. The Lama Declaration and its supporting exhibits establish the following:

On February 22, 2005, Bela deposited its 4 million shares of Bio-Heal stock into its Newbridge account. Lama Dec. at ¶9 and Ex. B. Between March 9 and March 24, 2005, Bela in 25 separate transactions sold 532,268 of those shares for a net profit of \$1,420,890.29. *Id.* at ¶10 and Exs. B and E. Both the cash proceeds of that trading and 3,682,382 Bio-Heal shares remain

in the Newbridge account today. *Id.* at ¶11. Accordingly, the Commission asks the Court to set disgorgement against Bela at \$1,420,890.29 and 3,682,382 shares of Bio-Heal stock.

The Commission asks the Court to order the cash proceeds in the Newbridge account (and in any other location the Commission may locate proceeds of Bela's Bio-Heal trading) to be paid into the Registry of the Court for the Southern District of Florida. The Commission anticipates filing future motions to appoint an independent distribution agent to take possession of those funds, and, in conjunction with the Commission and the Court, to propose a plan to return that money to defrauded Bio-Heal investors. The Commission further asks the Court to order the Bio-Heal shares in the Newbridge account to be returned to Bio-Heal, which has agreed under the aforementioned Consent to also cancel those shares promptly upon receipt.

Since Bela has enjoyed access to the cash in the Newbridge account since March 24, 2005, the Commission asks the Court to award prejudgment interest on the \$1,420,890.89 from March 24, 2005 to the date of this motion. The Commission has calculated prejudgment interest on the cash disgorgement in accordance with the delinquent tax rate as established by the Internal Revenue Service, IRC § 6621(a)(2), and assessed on a quarterly basis, from March 24, 2005 through the date of this motion. That rate of interest "reflects what it would have cost to borrow the money from the government and therefore reasonably approximates one of the benefits the defendant received from its fraud." *First Jersey*, 101 F.3d at 1476. *See also SEC v. Poirier*, 140 F.Supp.2d 1033, 1047 (D. Ariz. 2001). The Commission has attached its calculations as Exhibit 6.

Application of the delinquent tax rate results in a prejudgment interest total of \$85,940.54. The Court should add that amount to the disgorgement total in determining the cash amount Bela is required to disgorge. When the sums are added together, the total disgorgement

and prejudgment interest against Bela comes to \$1,506,831.43, plus 3,682,382 shares of Bio-Heal stock.

3. Gibson Island

The Lama Declaration establishes the following with regard to the amount of disgorgement against Gibson Island:

On March 11, 2005, Gibson Island deposited the 4 million Bio-Heal shares it received into its SIPC account. Lama Dec. at ¶4 and Ex. A. Between March 16 and April 7, 2005, Gibson Island in 14 separate transactions sold 1,846,783 shares of the Bio-Heal stock for net profits of \$9,382,923.32. *Id.* at ¶5 and Exs. A and D. Gibson Island subsequently wired \$6,499,990 from the SIPC account to a bank account it maintained at the First Curacao International Bank (“First Curacao”) in the Netherlands Antilles. *Id.* at ¶6 and Exs. A and C. All of that money came directly as a result of Gibson Island’s trading of Bio-Heal stock. *Id.* at ¶7 and Ex. A.

Today, some 2,759,697 shares of Bio-Heal stock remain in Gibson Island’s SIPC account. Lama Dec. at ¶8. In addition, the account contains \$2,913,304.57 in cash. *Id.* The remainder of the cash generated from the trading in Bio-Heal stock was, as described above, wired to Gibson Island’s First Curacao account.

The evidence set forth in the Lama Declaration establishes that the Court should set disgorgement against Gibson Island at the 2,759,697 shares of Bio-Heal stock that remain in its account, as well as the \$9,382,923.32 Gibson Island made from its sale of Bio-Heal stock. The shares and some of the cash are in Gibson Island’s SIPC account; additional cash may be found in the company’s First Curacao bank account. The Commission asks the Court to order the Bio-Heal shares returned to Bio-Heal, which has agreed to cancel them under the Consent, and to

order the cash to be paid into the Court Registry for possible future disbursement to defrauded Bio-Heal investors as described above.

In addition, since Gibson Island has enjoyed access to the cash proceeds of its trading since April 7, 2005, the Commission asks the Court to award prejudgment interest on the \$9,382,923.32 from April 7, 2005 to the date of this motion. The Commission has calculated prejudgment interest in similar fashion to the method it used for Bela, and has attached its calculations as Exhibit 7.

Application of the delinquent tax rate results in a prejudgment interest total of \$518,495.74. The Court should add that amount to the disgorgement total in determining the cash amount Gibson Island is required to disgorge. When the sums are added together, the total disgorgement and prejudgment interest against Gibson Island comes to \$9,901,419.06, plus 2,759,697 shares of Bio-Heal stock.

III. CONCLUSION

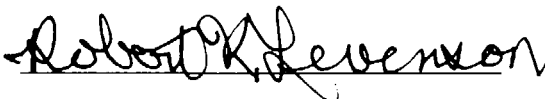
For all of the foregoing reasons, the Commission asks the Court to enter the three attached proposed default final judgments against Icor, Bela, and Gibson Island, respectively, and set disgorgement and prejudgment interest amounts as described in this motion and as reflected in the proposed orders.

The Commission is simultaneously filing Bio-Heal's Consent to Entry of a Final Judgment of Permanent Injunction and Other Relief, and the proposed Final Judgment. We also are separately filing a notice of dismissal of the final two Relief Defendants – MRMG and Kess. Once the Court has ruled on this motion and entered the Final Judgment against Bio-Heal, the Commission's active litigation of these proceedings will end. We will, as discussed above, ask the Court in the near future to appoint an independent distribution agent to propose a plan of

distribution of any disgorged funds to defrauded Bio-Heal investors. But other than monitoring the distribution agent and ruling on any motions of that agent, and retaining jurisdiction to enforce the Final Judgments, the Court's involvement in these proceedings will end.

Respectfully submitted,

March 9, 2006

By: 

Robert K. Levenson
Florida Bar No. 0089771
Regional Trial Counsel
Securities and Exchange Commission
801 Brickell Avenue, Suite 1800
Miami, Florida 33131
Telephone: (305) 982-6341
Facsimile: (305) 536-4154
levensonr@sec.gov

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served by U.S. Mail this 9th day of March 2006 on the following:

Thomas Zaccaro, Esq.
Akin Gump, et al.
2029 Century Park East
Suite 2400
Los Angeles, CA 90067-3012
Counsel for Defendant Bio-Heal Laboratories, Inc.

Benedict P. Kuehne, Esq.
Sale & Kuehne, P.A.
100 S.E. 2nd Street
Suite 3550
Miami, Florida 33131-2154
Local counsel for Thomas Zaccaro

Roger Shoss
807 S. Post Oak Lane, #223
Houston, TX 77046
Registered Agent for MRMG Holdings, Inc.
Also served on behalf of Kess Associates, Inc., and Icor, Inc.

Sterling Trust Ltd.
National Bank Corporate Building
Airport Road, The Valley, Anguilla
*Registered Agent for Relief Defendants,
Bela Enterprises, LLC and Gibson Island Enterprises, LLC.*

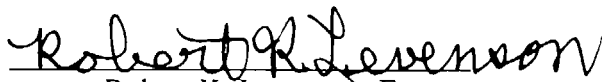

Robert K. Levenson, Esq.

EXHIBIT 1

Between: SEC
v.
Bio-Heal., et al

Case No. 05-21116-CIV-SEITZ/McALILEY

AFFIDAVIT OF SERVICE


I, **MICHAEL FLEMING**, of Old Ta in the Island of Anguilla, the Bailiff for Anguilla,
MAKE OATH AND SAY AS FOLLOWS: -

1. On the 4th day of May, 2005 I personally served Sterling Trust Ltd. located at the National Bank Corporate Building, Airport Road, The Valley, Anguilla the registered agent for Relief Defendants Bela Enterprises, LLC and Gibson Island Enterprises, LLC with a Summons and Complaint, Temporary Restraining Order and other Emergency Relief, Certification pursuant to Rule 65(b) for the Federal Rules of Civil Procedure, Plaintiff's Emergency Ex Parte Motion for a Temporary Order Freezing Assets and granting other Relief, Plaintiff's Memorandum of Law in Support of its Ex Parte Motion for a Temporary Order and Other Relief, One volume of exhibits and Various Discovery documents on behalf of the Plaintiff Security and Exchange Commission. Said documents were received by Ms. Kristy Webster Corporate Assistant for Sterling Trust Ltd.
2. I make this Affidavit solemnly and sincerely believing same to be true.

Sworn by the with-in named)
MICHAEL FLEMING on the)
4th day of May, 2005)


MICHAEL FLEMING

BEFORE ME:


Mrs. Cindy Mercer
P.O. Box RI4243
Anguilla B.W.I.
COMMISSIONER FOR OATHS
My Commission Does Not Expire

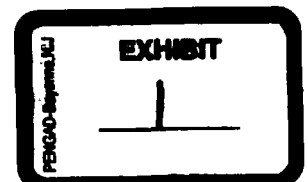


EXHIBIT 2

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

SECURITIES AND EXCHANGE COMMISSION,)
)
Plaintiff,)
)
VS)
)
BIO-HEAL LABORATORIES, INC.)
)
Defendant,)
)
MRMG HOLDINGS, INC., KESS ASSOCIATES,)
INC., ICOR, INC., BELA ENTERPRISE, LLC.,)
AND GIBSON ISLAND ENTERPRISES, LLC.)
)
Relief Defendant,)

Case No. 05-21116-CIV-SEITZ

AFFIDAVIT OF SERVICE

THE STATE OF TEXAS
COUNTY OF HARRIS

BEFORE ME, the undersigned authority, on this day personally appeared, Jason Taylor, who, after by me being first duly sworn, on his/her oath says:

"My name is Jason Taylor, my business address is 12450 Hwy 3, Suite 111, Webster, Texas 77598. I am a Harris County Precinct 6 Constable."

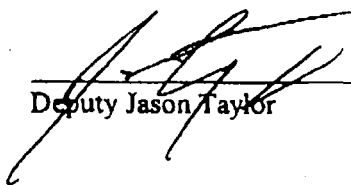
"I am of sound mind, capable of making this Affidavit and personally acquainted with the facts herein stated. I am an adult over the age of 18 years and am not a party to this suit and have no interest in the outcome of the suit. I have never been convicted of any felony or crime involving moral turpitude and am competent to make this oath. I am able to perform the service promptly and correctly pursuant to the Texas Rules of Civil Procedure, Rule 103."


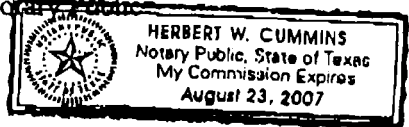
Came to hand on the 26th day of April 2005 at 8:00 a.m.

Delivered to Icor, Inc., by delivering to Roger Shoff a/k/a Roger Shoss at 807 S. Post Oak Lane #223, Houston, Texas 77056.


Delivered on the 3rd day of May 2005 at 3:55 p.m.

SUBSCRIBED AND SWORN TO BEFORE ME, by the said Affiant on this the 4th day of May 2005.


Deputy Jason Taylor


Notary Public


p. 11 281-480-4732 Beck'n Call, Inc. May 05 05 10:57A

EXHIBIT

FEMCAD-Bayonne N.J.

United States District Court

SOUTHERN DISTRICT OF FLORIDA

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

SUMMONS IN A CIVIL CASE

CASE NUMBER:

05-21116

v.

BIO-HEAL LABORATORIES, INC.

Defendants,

CIV - SEITZ

MRMG HOLDINGS, INC., KESS ASSOCIATES, INC.,
ICOR, INC., BELA ENTERPRISES, LLC., AND
GIBSON ISLAND ENTERPRISES, LLC,

Relief Defendants.

McALILEY

TO: (Name and Address of Defendant)

Icor, Inc.
807 S. Post Oak Lane, #223
Houston, TX 77056

YOU ARE HEREBY SUMMONED and required to serve upon PLAINTIFF'S ATTORNEY (name and address)

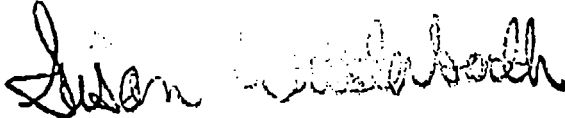
Linda S. Schmidt, Esq.
Brian K. Barry, Esq.
Securities and Exchange Commission
801 Brickell Avenue, Suite 1800
Miami, Florida 33131

an answer to the complaint which is herewith served upon you, within twenty (20) days after service of this summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. You must also file your answer with the Clerk of this Court within a reasonable period of time after service.

Clarence Maddox

CLERK

DATE



(BY) DEPUTY CLERK

RETURN OF SERVICE

Service of the Summons and Complaint was made by me ¹	DATE May 3, 2005 @ 3:55 PM
NAME OF SERVER Jason Taylor	TITLE Harris County Constable Precinct 6

Check one box below to indicate appropriate method of service

- Served personally upon the defendant. Place where served: 807 S. Post Oak Lane #223, Houston, Tx. 77056
By leaving with Roger Shoff aka Shoss
- Left copies thereof at the defendant's dwelling house or usual place of abode with a person of suitable age and discretion then residing therein.
Name of person with whom the summons and complaint were left:
- Return unexecuted:
- Other (specify):

STATEMENT OF SERVICE FEES

TRAVEL	SERVICES	TOTAL

DECLARATION OF SERVER

I declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in the Return of Service and Statement of Service Fee is true and correct.

Executed on May 4, 2005
Date

[Signature]
Signature of Server

12450 Hwy 3, Suite 111
Address of Server

Webster, Texas 77598

¹ As to who may serve a summons see Rule 4 of the Federal Rules of Civil Procedure.

EXHIBIT 3

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CLERK'S DEFAULT

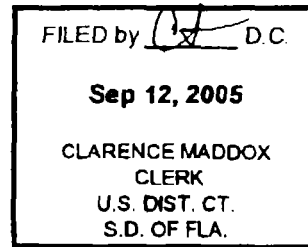
Securities Exchange Commission, CASE NO. 05-21116-Civ-Seitz

Plaintiff(s),

v.

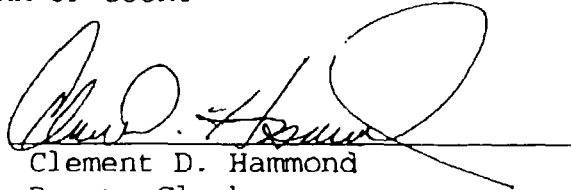
Bela Enterprises, LLC & Gibson
Island Enterprises, LLC

Defendant(s).



It appearing that the defendant(s) herein, Bela Enterprises, LLC & Gibson Island Enterprises, LLC, are in default for failure to appear, answer or otherwise plead to the complaint filed herein within the time required by law. Default is hereby entered against defendant(s) Bela Enterprises, LLC & Gibson Island Enterprises, LLC, as of course, on this date September 12, 2005.

CLARENCE MADDOX
CLERK OF COURT

By: 
Clement D. Hammond
Deputy Clerk

cc: Hon. Patricia A. Seitz
All Counsel of Record
Bela Enterprises and Gibson Island Enterprises

CT
36



EXHIBIT 4

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CLERK'S DEFAULT

SECURITIES AND EXCHANGE CASE NO. 05-21116-CIV-SEITZ
COMMISSION,

Plaintiff(s),

v.

MRMG HOLDINGS, INC., KESS
ASSOCIATES, INC., ICOR, INC.

FILED by _____ D.C.

Oct 6, 2005

CLARENCE MADDOX
CLERK
U.S. DIST. CT.
S.D. OF FLA.

Defendant(s).
_____ /

It appearing that the defendant(s) herein, MRMG HOLDINGS, INC., KESS ASSOCIATES, INC., ICOR, INC., are in default for failure to appear, answer or otherwise plead to the complaint filed herein within the time required by law. Default are hereby entered against defendant(s) MRMG HOLDINGS, INC., KESS ASSOCIATES, INC., ICOR, INC., as of course, on this date October 6, 2005.

CLARENCE MADDOX
CLERK OF COURT

By: *Amy Jordan*
Deputy Clerk

cc: Hon. Patricia A. Seitz
Robert K. Levenson, Esq.

EXHIBIT
4

EXHIBIT 5

DECLARATION OF MICHELLE LAMA

Pursuant to 28 U.S.C. § 1746, the undersigned states as follows:

1. My name is Michelle Lama and I am over twenty-one years of age. I have personal knowledge of the matters set forth in this declaration.

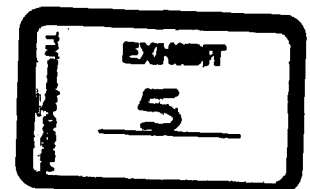
2. I have B.S. and M.S. Degrees in Accounting, and am a licensed CPA in the State of Florida. I am employed as an accountant with the Southeast Regional Office of the United States Securities and Exchange Commission. During the course of my employment, I performed various tasks during the investigation that led to the filing of the case *SEC v. Bio-Heal Laboratories, Inc., et al.*, Case No. 05-21116-CIV-SEITZ/McALILEY, in the Southern District of Florida. I also performed work during the litigation of this matter.

3. This declaration is based on my review of the following records:

a. Account statements for the months of March through October 2005 in the name of Gibson Island Enterprises, LLC (“Gibson Island”) from Securities & Investment Planning Company (“SIPC”), a registered broker-dealer in Chatham, New Jersey. True and accurate copies of SIPC account statements for Gibson Island that I reviewed are attached as Exhibit A.

b. Account statements and an account activity workbook for the months of February through September 2005 in the name of Bela Enterprises, LLC (“Bela”) from Newbridge Securities Corporation (“Newbridge”), a registered broker-dealer in Ft. Lauderdale, Florida. True and accurate copies of Newbridge account statements for Bela that I reviewed are attached as Exhibit B.

c. Account statements and certain wire transfer records for the months of February through June 2005 in the name of Gibson Island from First Curacao International Bank,



N.V. ("FCIB") in the Netherlands Antilles. The account number is 01-801-201403-01. True and accurate copies of the FCIB account statements and wire transfer records I reviewed are attached as Exhibit C.

4. My review of the Gibson Island brokerage account statements described in Paragraph 3(a) shows that on March 11, 2005, 4,000,000 shares of the stock of Bio-Heal Laboratories, Inc. ("Bio-Heal") were deposited in Gibson Island's SIPC account. *See* Ex. A.

5. My review further showed that between March 16, 2005 and April 7, 2005, Gibson Island in 14 separate transactions sold 1,846,783 shares of Bio-Heal stock from the SIPC account, realizing proceeds of \$15,132,424.37. During the same period, Gibson Island bought 606,480 shares of Bio-Heal in 7 different transactions at a cost of \$5,749,501.05. Thus, Gibson Island's net profit from its trading in Bio-Heal from March 16, 2005 through April 7, 2005 was \$9,382,923.32. A worksheet summarizing the transactions described in this Paragraph is attached as Exhibit D.

6. My review of both Exhibits A and C (the FCIB records) shows that Gibson Island wired some of the profits from the Bio-Heal trading through Barclay's Bank of New York to FCIB. Specifically, on March 21, 2005, Gibson Island wired \$811,490 from its SIPC account to its account at FCIB. Three days later, on March 24, Gibson Island wired \$1,066,000 from its SIPC account to its FCIB account. On April 6, 2005, Gibson Island wired \$4,622,500 from SIPC to Barclay's, which was credited to Gibson Island's FCIB account on April 26.

7. The total of the three wires out of the SIPC account was \$6,499,990. Because Bio-Heal was the only security in which Gibson Island traded in the SIPC account, all of the money Gibson Island wired to FCIB came from Bio-Heal trading profits. *See* Ex. A.

8. As of April 7, 2005, there were 2,759,697 Bio-Heal shares in Gibson Island's SIPC account. There has been no trading activity in that account since April 2005. According to the most recent SIPC account statement I reviewed, those shares remain in the account. Also according to the most recent account statement, there was \$2,913,304.57 in cash in the SIPC account as of October 31, 2005. Again, because Bio-Heal was the only security in which Gibson Island traded in this account, this money represents trading profits entirely from Gibson Island's Bio-Heal trading, plus net interest earned on that money since April.

9. My review of the Newbridge brokerage account statements described in Paragraph 3(b) shows that on February 22, 2005, 4 million shares of Bio-Heal stock were deposited in the Bela account.

10. My review further showed that between March 9 and March 24, 2005, Bela in 25 separate transactions sold 532,268 shares of Bio-Heal stock from its Newbridge account, realizing proceeds of \$3,190,433.05. During the same period, Bela bought 214,650 shares of Bio-Heal in 4 different transactions at a cost of \$1,769,542.76. Thus, Bela's net profit from its trading in Bio-Heal from March 9 through March 24, 2005 was \$1,420,890.29. A worksheet summarizing the transactions described in this Paragraph is attached as Exhibit E. Bio-Heal was the only stock in which Bela traded during this time period. *See Ex. B.*

11. As of March 24, 2005, there were 3,682,382 shares in Bela's Newbridge account. There was no trading activity in the account after March 2005. According to the most recent Newbridge account statement I reviewed, those shares remain in the account. The statement also showed there was \$1,428,775.19 in cash in Bela's account as of September 30, 2005. Because Bio-Heal was the only security in which Bela traded in this account, the cash in the account is

due entirely to Bela's profits from trading Bio-Heal stock and net interest earned on those profits since March 2005.

I declare under penalty of perjury that to the best of my knowledge the foregoing is true and correct. Executed this 17th day of January 2006.

Michelle Lama

Michelle Lama



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 29 Center Street Chatham, New Jersey 07926
Phone 973.781.8999 Fax 973.781.8999

YOUR BROKERAGE ACCOUNT STATEMENT

March 10, 2005 to
March 31, 2005

>00526 4157135 002 008137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

YOUR REPRESENTATIVE
Securities&InvestmentPlanning
REP ID: WK34

Total value of your account on Mar 31, 2005 \$15,984,739.75
Cash account \$15,984,739.75

Asset allocation

March 31, 2005

Cash and equivalents	\$4,623,334.75
Equities	\$11,361,405.00
Total assets	\$15,984,739.75
Total value of your account	\$15,984,739.75

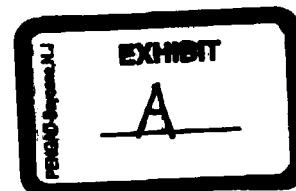
Equities 71.06%



Cash and equivalents 28.92%

Summary of your income

	This period	Year-to-date
Dividend income		
Money market dividends	\$793.84	\$793.84
Total taxable income	\$793.84	\$793.84
Total income your investments have earned	\$793.84	\$793.84
Charges and other deductions		
Front interest	\$0.01	\$0.01
Charges and other deductions	\$0.01	\$0.01
Total	\$793.83	\$793.83



001235 002272 00001/00003

Fidelity Securities, Inc., a member of the NYSE, NASD and other principal exchanges, SIPC.

March 10, 2005 to
March 31, 2005**SECURITIES & INVESTMENT
PLANNING COMPANY**HEADQUARTERS 49 Center Street Chesham, New Jersey 07926
Phone 973.702.8933 Facsimile 973.702.8933YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC**Your investments — cash account**

	Quantity	Price on 3/31/05 (\$)	Value on 3/31/05 (\$)	Est. annual income (\$)	Est. yield (%)
Cash and equivalents					
CASH			238.15		
FEDERATED PRIME CASH SERIES			4,623,096.60		1.70
Total cash and equivalents			4,623,334.75		
Equities					
Stocks and related options					
BIO HEAL LABORATORIES INC BHLL	3,070,650	3.7000	11,361,405.00		
Total stocks and related options			11,361,405.00		
Total equities			11,361,405.00		
Value of your cash account			15,984,739.75		
Total value of your account			\$15,984,739.75		

Activities in your account — cash account

Date	Activity	Details	Quantity	Price (\$)	Amount added to (deducted from) your account(\$)
03/11/05	RECEIVED	BIO HEAL LABORATORIES INC S/P, LTD PTNER ATTACH GH	4,000,000		
03/16/05	SELL	BIO HEAL LABORATORIES INC	(49,000)	3.6801	176,707.46
03/16/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(176,707.46)
03/17/05	SELL	BIO HEAL LABORATORIES INC	(50,000)	4.2797	209,693.25
03/17/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(209,693.25)
03/18/05	SELL	BIO HEAL LABORATORIES INC	(28,887)	4.7454	134,334.06
03/18/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(134,334.06)
03/21/05	SELL	BIO HEAL LABORATORIES INC	(58,950)	4.9830	290,795.71
03/21/05	JOURNAL ENTRY	SAME DAY REDEMPTION (L)			811,490.00
03/21/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(290,795.71)
03/21/05	JOURNAL ENTRY	D2 WIRE TO BARCLAYS			(811,490.00)
03/21/05	JOURNAL ENTRY	WIRE TRANSFER FEE			(25.00)
03/22/05	SELL	BIO HEAL LABORATORIES INC	(62,700)	5.5688	345,655.63
03/22/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(345,630.63)
03/23/05	SELL	BIO HEAL LABORATORIES INC	(90,100)	6.1518	548,711.17
03/23/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(548,711.17)
03/24/05	SELL	BIO HEAL LABORATORIES INC	(75,100)	6.7400	501,090.59
03/24/05	BUY	BIO HEAL LABORATORIES INC	54,167	6.0213	(329,422.31)
03/24/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(171,668.28)
03/24/05	JOURNAL ENTRY	D2 WIRE TO BARCLAYS			(1,066,000.00)



YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

Activities in your account — cash account cont'd

Date	Activity	Details	Quantity	Price (\$)	Amount added to (deducted from) your account(\$)
03/24/05	DEBIT INTEREST	DEBIT INTEREST 1 DAYS AVG BL 25.00 AVG RATE 7.500			(0.01)
03/24/05	JOURNAL ENTRY	WIRE TRANSFER FEE			(25.00)
03/28/05	SELL	BIO HEAL LABORATORIES INC	(58,100)	7.1758	412,726.12
03/28/05	BUY	BIO HEAL LABORATORIES INC	27,600	7.0508	(196,553.28)
03/28/05	MONEY MARKET ACTIVITY	SWEPT FR FEDERATED PRIME CASH			849,852.17
03/29/05	SELL	BIO HEAL LABORATORIES INC	(86,200)	7.5649	645,547.01
03/29/05	BUY	BIO HEAL LABORATORIES INC	12,900	7.6933	(100,241.00)
03/29/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(545,306.01)
03/30/05	SELL	BIO HEAL LABORATORIES INC	(375,000)	8.1600	3,029,294.14
03/30/05	BUY	BIO HEAL LABORATORIES INC	107,400	8.1709	(886,335.23)
03/30/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(2,142,958.91)
03/31/05	SELL	BIO HEAL LABORATORIES INC	(277,900)	8.9608	2,465,217.19
03/31/05	BUY	BIO HEAL LABORATORIES INC	80,520	9.1870	(747,139.59)
03/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			238.15
03/31/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES ACCUMULATED EARNINGS POSTED			793.84
03/31/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(793.84)
03/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(238.15)
03/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(238.15)
03/31/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(1,718,077.60)

Trades settling next period — cash account

These orders were filled on the date below but haven't yet settled. They will appear in your activities on your next statement.

Date	Activity	Details	Quantity	Price (\$)	Amount added to (deducted from) your account(\$)
03/29/05	BUY	BIO HEAL LABORATORIES INC	106,017	10.35	(1,107,953.92)
03/29/05	SELL	BIO HEAL LABORATORIES INC	378,466	10.29	3,853,651.84
03/31/05	BUY	BIO HEAL LABORATORIES INC	217,876	10.82	(2,381,855.72)
03/30/05	SELL	BIO HEAL LABORATORIES INC	203,180	10.86	2,184,029.80

About your statement

In this statement, "you" and "your" mean the account holder. "FSI" means Fisk Securities, Inc., the carrying firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928. Attention Chief Compliance Officer. The main telephone number is 973-701-8033

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be priced. FSI receives security prices and tax status from an independent source. While FSI considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. This is particularly true of bond prices. Tax forms will be provided as required by the IRS.

Total value of your account

The total value of your account is the total value of your cash account, checking account, margin account, short account or other account.

The total value of your account doesn't include:

- any unpriced securities
- any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

March 10, 2005 to
March 31, 2005



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 20 Center Street Chesham, New Jersey 07926
Phone 973.701.8099 Facsimile 973.701.8999

OUR ACCOUNT
38000999
BIBSON ISLAND ENTERPRISES LLC

About your statement cont'd

Asset allocation

This shows you how your investments are allocated among five possible classes: cash and equivalents, fixed income, equities, options and other. The fixed income class is divided into taxable and non-taxable investments. The 'other' class includes investments that don't fit into these categories, like limited partnerships and unit investment trusts.

Your statement includes an asset allocation pie chart when:

- Your assets are allocated to more than one class.
- All of the asset classes have a positive value.

Because the asset allocation may not include the value of all of your investments, the percentages in the table and the pie chart are meant to be a guide only.

Summary of year income

This summary shows how much taxable and non-taxable income your investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date.

The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099) FSI sends to you after the end of the year. The income figures shown in the summary don't take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Your investments

This section lists all of the investments you held at the end of the statement period by type of account and asset class. You'll find a description of each investment, its symbol, quantity, price and value, as well as an estimate of its annual income and estimated average annual yield. If you have any questions regarding these calculations please contact FSI.

Cash and equivalents

Any uninvested cash in your account at the end of the statement period is shown in cash and equivalents. Money waiting to be invested can be held in cash, interest bearing accounts, money market funds or other deposit accounts. Cash you hold in your account is your 'free credit balance'. This cash is payable to you on demand. FSI may use this cash in its business according to the limits set out in 17 CFR §240.15c3-2 under the Securities Exchange Act of 1934.

Your statement shows the estimated average yield for the money market fund. This yield is calculated using the average of the daily rates divided by the number of days in the month. To find out the actual yield on a specific day, please contact your representative or the mutual fund company.

DPP and REIT pricing

The prices shown for direct participation programs (DPP) or non-traded Real Estate Investment Trusts (REIT) are estimated values. We typically receive these prices from a third party, which receives them from the investment's general partners, unless we have received other information, such as an independent appraisal. '0' or 'not available' appears if we cannot get an estimated value. Because many partnership valuations are provided only annually, they do not always reflect current value. DPPs and non-traded REITs shown on this statement may not be the amount you would receive if you sold this security.

Activities in your account

This section lists transactions in your account during the statement period by type of account. You'll find a description of each transaction along with the quantity, price and amount added or deducted from your account.

Equity orders

FSI receives remuneration on a cents per share basis for directing orders in equity securities and/or options to particular broker/dealers, market centers, or exchanges for execution. This remuneration is considered compensation for FSI. The source and amount of any remuneration FSI receives in connection with your transaction will be disclosed upon your request. FSI executes any transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

FSI acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact FSI in writing.

Trades settling next period

This gives you details about orders that were filled but not settled at the end of the statement period.

You can view an FSI Statement of Financial Condition in person at its offices, or ask FSI to mail you a copy.

Fierv Securities, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA 19103-3212 (215) 636-3000.

This address may also be used if you have a complaint that you wish to direct to the clearing firm. If you wish to change your address or direct a complaint to your broker dealer, please use the address and/or phone number on the front of this statement.

About your account

FSI cash account

You must pay for all purchases in a cash account in full on or before the settlement date.

You can pay for purchases by depositing cash into your account, selling other investments or by drawing down other accounts.

Lost securities

Fierv Securities does not replace certificates. Fierv Securities replaces only transfer and ship non-receipts for up to one year. Fierv Securities will also replace stock certificates in transit to Fierv Securities, if Fierv Securities is in non-receipt. All other losses are at the client's expense.

16
1
1
1
2
2
2



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 29 Center Street Chatham, New Jersey 07906
Phone 973-701-8099 Facsimile 973-701-8999

YOUR BROKERAGE ACCOUNT STATEMENT

March 10, 2005 to
March 31, 2005

YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

Statement of Financial Condition

In lieu of providing a complete Statement of Financial Condition for Fiserv Securities, Inc. (FSI), as of December 31, 2004, the footnote to the Statement of Financial Condition relating to the firm's net capital is being provided, as required by the Securities and Exchange Commission's Release Number 34-42222. FSI is subject to the Uniform Net Capital Rule ("Rule") under the Securities Exchange Act of 1934 and has elected to compute its net capital under the "alternative" method of the Rule, which requires that FSI maintain a minimum net capital equal to the greater of \$1,500,000 or 2% of aggregate debit balances arising from customer transactions, as defined. At December 31, 2004, FSI had net capital, as defined, of \$125,259,000, which was \$99,190,000 in excess of the minimum net capital requirement. The Rule prohibits the withdrawal of capital if FSI's net capital would be less than 5% of aggregate debit items after any such withdrawal. At December 31, 2004, FSI's net capital was 9.61% of aggregate debit items. Customers may obtain a complete copy of the Fiserv Securities, Inc. Statement of Financial Condition dated December 31, 2004, by visiting our website at <http://www.fiservsecurities.com> or by calling 1-877-294-1444. If you have any questions or need assistance in securing your copy, please contact your Investment Representative.

FOWLER WHITE BURNETT P.A.

MIAMI • FORT LAUDERDALE • WEST PALM BEACH • ST PETERSBURG

STUART H. ALTMAN
 PATRICIA D. AMADUCCI
 JENNIFER A. ANZALONE
 RICHARD S. BANICK
 CAROL C. BERK
 HELENEMARIE M. BLAKE
 ROBERT F. BOUCHARD
 RENEE L. BRANT
 EDWARD J. BRISCOE
 MICHAEL B. BUCKLEY
 CLAUDINE M. BURKE
 HENRY BURNETT
 MELODY E. COBBE
 RICHARD R. COCHRAN
 FRANKLIN G. COSMEN, JR.
 JAMES D. DELCHURCH
 CHARLES G. DE LEO
 KRISTINA A. DELGADO
 RICHARD E. DOUGLAS

MICHAEL J. DRAHOS
 BRIAN D. ELIAS
 SAMANTHA J. FITZGERALD
 JOHN H. FRIEDHOFF
 DAVID A. FRIEDMAN
 MICHAEL ALEXANDER GARCIA
 GARY S. GENOVESE
 RACHEL J. GLASSER
 HELAINE S. GOODNER
 HOWARD W. GORDON
 BARRY N. GREENBERG
 JASON S. GREENBERG
 JUNE GALKOSKI HOFFMAN
 SANDRA HOYOS
 JAMES N. HURLLY
 ELIZABETH P. JOHNSON
 RORY ERIC JURMAN
 ALLAN R. KELLEY
 CHRISTOPHER E. KNIGHT

GEORGE M. KOONCE, III
 DONALD E. KUBIT
 JAN M. KUYLENSTIERNA
 REBECCA LEON
 FRED K. LICKSTEIN
 JUAN C. MARTINEZ
 PETER J. MELARAGNO
 NINOWTZKA MIER
 BRADLEY L. MIRKIN
 DON MOORE
 JAMES P. MURRAY
 RONALD G. NEIWRTH
 STEVEN SLOANL NEWBURGH
 FABIAN A. PAL
 CATHERINE B. PARKS
 J. MICHAEL PENNEKAMP
 ALAN J. PERLMAN
 MICHAEL R. RAGAN
 SUSANNE E. RIEDHAMMER

HECTOR R. RIVERA
 LILLY ANN SANCHEZ
 MARC J. SCHLEIER
 TIMOTHY O. SCHRANCK
 BARRY N. SEMET
 RONALD D. SHINDLER
 SARA SOTO
 JOEL STEWART
 JOHN C. STRICKROOT
 ROBERT S. TANNER
 CHERISH A. THOMPSON
 ERIN TREACY
 STACEY E. TRIEN
 NORMAN I. WEIL
 JASON L. WEISSMAN
 RICHARD A. WOOD
 OF COUNSEL

ESPIRITO SANTO PLAZA
 FOURTEENTH FLOOR
 1395 BRICKELL AVENUE
 MIAMI, FLORIDA 33131-3302
 TELEPHONE (305) 789-9200
 FACSIMILE (305) 789-9201

WWW.FOWLERWHITE.COM

CODY FOWLER (1892 1978)
 MORRIS E. WHITE (1892 1988)
 JAMES L. HURLEY (1920 1989)

November 17, 2005

Robert K. Levenson, Esq.
 United States Securities and
 Exchange Commission
 Southeast Regional Office
 801 Brickell Avenue, Suite 1800
 Miami, FL 33131

VIA FEDERAL EXPRESS

Re: **SEC v. Bio-Heal Labs., Inc.,**
Case No. 05-21116-CIV-SEITZ (S.D. Fla.)
Our File No. 67795

Dear Mr. Levenson:

On behalf of Securities Investment and Planning Co., we are producing documents identified by Bates-Stamped Nos. FW-4678 to FW-4704 in response to the subpoena recently received from you.

Confidential treatment for the enclosed documents is requested pursuant to the Freedom of Information Act.

Very truly yours,

Ronald Shindler

Enclosures

cc: Cecelia Winter

Freedom of Information Act Officer (w/o enclosures)

[dlv] WA67795-LETTR929-production.DLV{11/17/5-14:49}



00247 4179815 002 008137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

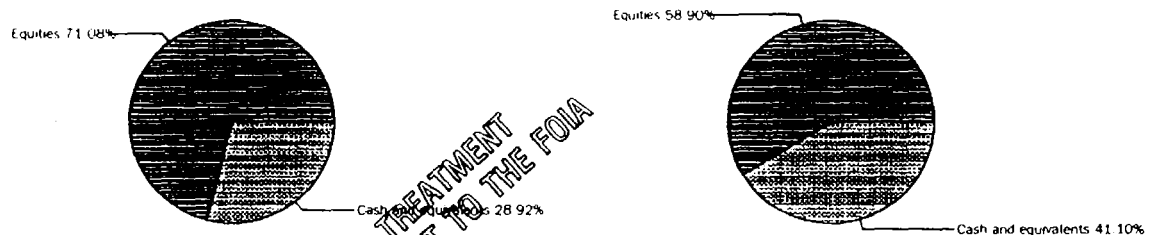
YOUR REPRESENTATIVE
Securities & Investment Planning
REP ID: **WK34**

Total value of your account on Apr 29, 2005 **\$7,027,733.41**

Cash account **\$7,027,733.41**

Note: The total value of your account does not include unpriced securities.

Asset allocation	March 31, 2005	April 29, 2005
Cash and equivalents	\$4,623,334.75	\$2,888,187.91
Equities	\$11,361,405.00	\$4,139,545.50
Total assets	\$15,984,739.75	\$7,027,733.41
Total value of your account	\$15,984,739.75	\$7,027,733.41



Summary of your income

Taxable income	This period	Year-to-date
Money market dividends	\$5,518.82	\$6,312.66
Total taxable income	\$5,518.82	\$6,312.66
Total income your investments have earned	\$5,518.82	\$6,312.66
Charges and other deductions		
Account interest	\$769.91	\$769.92
Foreign taxes withheld	\$238.15	\$238.15
Total charges and other deductions	\$1,008.06	\$1,008.07
Net total	\$4,510.76	\$5,304.59

Production to the SEC
FW - 4678

00247 4179815 000550 000930 00001/00002

Account carried with Fidelity Securities, Inc., a member of the NYSE, NASD and other principal exchanges, SIPC.

March 31, 2005 to
April 29, 2005



SECURITIES & INVESTMENT
PLANNING COMPANY

HEADQUARTERS 10 Center Street Chatham, New Jersey 07724
Phone 973.701.8033 Facsimile 973.701.8533

YOUR ACCOUNT

68000999
GIBSON ISLAND ENTERPRISES LLC

Your Investments cash account

	Quantity	Price on 4/29/05 (\$)	Value on 4/29/05 (\$)	Est annual income(\$)	Est yield (%)
Cash and equivalents					
CASH			885.74		
FEDERATED PRIME CASH SERIES			2,887,302.17		1.86
Total cash and equivalents			2,888,187.91		
Equities					
Stocks and related options					
BIO HEAL LABORATORIES INC BHL	2,759,697	1.5000	4,139,545.50		
Total stocks and related options			4,139,545.50		
Total equities			4,139,545.50		
Other					
DO NOT DELIVER THIS ACCOUNT ACATS DND	1	not available			
Total other			0.00		
Value of your cash account			7,027,733.41		
Total value of your account			\$7,027,733.41		

Activities in your account cash account

Date	Activity	Details	Quantity	Price(\$)	Amount added to (deducted from) your account(\$)
04/01/05	SELL	BIO HEAL LABORATORIES INC	(378,466)	10.2855	3,853,651.84
04/01/05	BUY	BIO HEAL LABORATORIES INC	106,017	10.3472	(1,107,953.92)
04/01/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(2,745,697.92)
04/01/05	WITHHOLDING TAX	FW BF @ 30.000% DIV			(238.15)
04/04/05	SELL	BIO HEAL LABORATORIES INC	(203,180)	10.8582	2,184,029.80
04/04/05	BUY	BIO HEAL LABORATORIES INC	217,876	10.8239	(2,381,855.72)
04/04/05	MONEY MARKET ACTIVITY	SWEPT FR FEDERATED PRIME CASH			197,825.92
04/06/05	JOURNAL ENTRY	SAME DAY REDEMPTION (L)			4,622,500.00
04/06/05	JOURNAL ENTRY	D2 WIRE TO BARCLAYS			(4,622,500.00)
04/07/05	SELL	BIO HEAL LABORATORIES INC	(53,200)	6.3604	334,970.40
04/07/05	RECEIVED	DO NOT DELIVER THIS ACCOUNT PER DICK D'ANNA.....CH	1		
04/07/05	MONEY MARKET ACTIVITY	SWEPT TO FEDERATED PRIME CASH AUTOMATIC PURCHASE			(334,970.40)
04/29/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%T			1,655.65
04/29/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES ACCUMULATED EARNINGS POSTED			5,518.82
04/29/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(5,518.82)
04/29/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%T			(1,655.65)
04/29/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%T			(1,655.65)
04/29/05	DEBIT INTEREST	DEBIT INTEREST 4 DAYS AVG BL 1066025.01 AVG RATE 6.500			(769.91)



YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

About your statement

In this statement, "you" and "your" mean the account holder. "FSI" means Fiserv Securities, Inc., the carrying firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928. Attention: Chief Compliance Officer. The main telephone number is 973-701-8033.

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be priced. FSI receives security prices and tax status from an independent source. While FSI considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. **This is particularly true of bond prices.** Tax forms will be provided as required by the IRS.

Total value of your account

The total value of your account is the total value of your cash account, checking account, margin account, short account or other account.

The total value of your account doesn't include:

- any unpriced securities
- any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

Asset allocation

This shows you how your investments are allocated among five possible classes: cash and equivalents, fixed income, equities, options and other. The fixed income class includes both taxable and non-taxable investments. The "other" class includes investments that don't fit into these categories, like limited partnerships and unit investment trusts.

Your statement includes an asset allocation pie chart when:

- Your assets are allocated to more than one class.
- All of the asset classes have a positive value.

Because the asset allocation may not include the value of all your investments, the percentages in the table and the pie chart are meant to be a guideline only.

Summary of your income

This summary shows how much taxable and non-taxable income your investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date. The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099) that sends to you after the end of the year. The income figures shown in the summary do not take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Your investments

This section lists all of the investments you held at the end of the statement period by type of account and asset class. You'll find a description of each investment, its symbol, quantity, price and value, as well as an estimate of its annual income and estimated average annual yield. If you have any questions regarding these calculations please contact FSI.

Cash and equivalents

Any uninvested cash in your account at the end of the statement period is shown in cash and equivalents. Money waiting to be invested can be held in cash, interest bearing accounts, money market funds or other deposit accounts. Cash you hold in your account is your "free credit balance". This cash is payable to you on demand. FSI may use this cash in its business according to the limits set out in 17 CFR (240.15c3-2 under the Securities Exchange Act of 1934.

Your statement shows the estimated average yield for the money market fund. This yield is calculated using the average of the daily rates divided by the number of days in the month. To find out the actual yield on a specific day, please contact your representative or the mutual fund company.

DPP and REIT pricing

The prices shown for direct participation programs (DPP) or non-traded Real Estate Investment Trusts (REIT) are estimated values. We typically receive these prices from a third party, which receives them from the investment's general partners, unless we have received other information, such as an independent appraisal. '0' or 'not available' appears if we cannot get an estimated value. Because many partnership valuations are provided only annually, they do not always reflect current value. DPPs and non-traded REITs shown on this statement may not be the amount you would receive if you sold this security.

Activities in your account

This section lists transactions in your account during the statement period by type of account. You'll find a description of each transaction along with the quantity, price and amount added or deducted from your account.

Equity orders

FSI receives remuneration on a cents per share basis for directing orders in equity securities and/or options to particular broker/dealers, market centers, or exchanges for execution. This remuneration is considered compensation for FSI. The source and amount of any remuneration FSI receives in connection with your transaction will be disclosed upon your request. FSI executes any transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

FSI acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact FSI in writing.

You can view an FSI Statement of Financial Condition in person at its offices, or ask FSI to mail you a copy.

Fiserv Securities, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA 19103-3212 (215) 636-3000

This address may also be used if you have a complaint that you wish to direct to the clearing firm. **If you wish to change your address or direct a complaint to your broker dealer, please use the address and/or phone number on the front of this statement.**

About your account

FSI cash account

You must pay for all purchases in a cash account in full on or before the settlement date. You can pay for purchases by depositing cash into your account, selling other investments or by drawing down other accounts.

Lost securities

Fiserv Securities does not replace certificates. Fiserv Securities replaces only transfer and ship non-receipts for up to one year. Fiserv Securities will also replace stock certificates in transit to Fiserv Securities, if Fiserv Securities is in non receipt. All other losses are at the client's expense.



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS: 19 Center Street, Chatham, New Jersey 07924
Phone: 973.701.8033 Fax: 973.701.8333

YOUR BROKERAGE ACCOUNT STATEMENT

**April 29, 2005 to
May 31, 2005**

00272 4200637 002 006137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

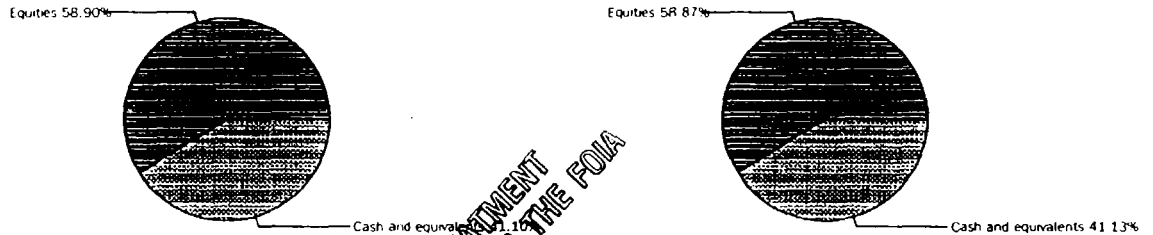
YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

YOUR REPRESENTATIVE
Securities&InvestmentPlanning
REP ID: WK34

Total value of your account on May 31, 2005	\$7,031,145.65
Cash account	\$7,031,145.65

Note: The total value of your account does not include unpriced securities.

Asset allocation	April 29, 2005	May 31, 2005
Cash and equivalents	\$2,888,187.91	\$2,891,600.15
Equities	\$4,139,545.50	\$4,139,545.50
Total assets	\$7,027,733.41	\$7,031,145.65
Total value of your account	\$7,027,733.41	\$7,031,145.65



Summary of your income

Taxable income	This period	Year-to-date
Money market dividends	\$5,068.39	\$11,381.05
Total taxable income	\$5,068.39	\$11,381.05
Total income your investments have earned	\$5,068.39	\$11,381.05
Charges and other deductions		
Account interest	\$0.50	\$770.42
Foreign taxes withheld	\$1,655.65	\$1,893.80
Total charges and other deductions	\$1,656.15	\$2,664.22
Net total	\$3,412.24	\$8,716.83

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA

00272 4200637 000581 000995 00001/00002

Account carried with NF Clearing, Inc., a member of the NYSE, NASD and other principal exchanges. SIPC

PAGE 1 OF 3

Production to the SEC
FW - 4681

April 29, 2005 to
May 31, 2005SECURITIES & INVESTMENT
PLANNING COMPANYHEADQUARTERS 19 Center Street Chatham, New Jersey 07928
Phone 973-701-8033 Facsimile 973-701-8057

YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

Your Investments cash account

	Quantity	Price 5/31/05 (\$)	Value on 5/31/05 (\$)	Est. annual income(\$)	Est. yield (%)
Cash and equivalents					
CASH			1,520.52		
FEDERATED PRIME CASH SERIES			2,890,079.63		2.07
Total cash and equivalents			2,891,600.15		
Equities					
Stocks and related options					
BIO HEAL LABORATORIES INC BHLL	2,759,697	1.5000	4,139,545.50		
Total stocks and related options			4,139,545.50		
Total equities			4,139,545.50		
Other					
DO NOT DELIVER THIS ACCOUNT ACATS DND	1	not available			
Total other			0.00		
Value of your cash account			7,031,145.65		
Total value of your account			\$7,031,145.65		

Activities In your account cash account

Date	Activity	Details	Quantity	Price(\$)	Amount added to (deducted from) your account(\$)
05/02/05	MONEY MARKET ACTIVITY	SWEPT FR FEDERATED PRIME CASH			769.91
05/02/05	WITHHOLDING TAX	FW BF @ 30.000% DIV			(1,655.65)
05/27/05	DEBIT INTEREST	DEBIT INTEREST 3 DAYS AVG BL 769.91 7.750			(0.50)
05/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			1,520.52
05/31/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES UNRELATED EARNINGS POSTED			5,068.39
05/31/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(5,068.39)
05/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(1,520.52)
05/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(1,520.52)
05/31/05	MONEY MARKET ACTIVITY	SWEPT FR FEDERATED PRIME CASH			0.50

About your statement

In this statement, "you" and "your" mean the account holder. "NFC" means NF Clearing, Inc., the carrying firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928 Attention Chief Compliance Officer. The main telephone number is 973 701 8033

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be priced. NFC receives security prices and tax status from an independent source. While NFC considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. **This is particularly true of bond prices.** Tax forms will be provided as required by the IRS.



YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

About your statement cont'd

Total value of your account

The total value of your account is the total value of your cash account, checking account, margin account, short account or other account.

- The total value of your account doesn't include:
 - any unpriced securities
 - any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

Asset allocation

This shows you how your investments are allocated among five possible classes: cash and equivalents, fixed income, equities, options and other. The fixed income class is divided into taxable and non-taxable investments. The 'other' class includes investments that don't fit into these categories, like limited partnerships and unit investment trusts.

Your statement includes an asset allocation pie chart when:

- Your assets are allocated to more than one class
- All of the asset classes have a positive value.

Because the asset allocation may not include the value of all of your investments, the percentages in the table and the pie chart are meant to be a guide only.

Summary of your income

This summary shows how much taxable and non taxable income your investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date.

The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099) NFC sends to you after the end of the year. The income figures shown in the summary don't take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Your investments

This section lists all of the investments you held at the end of the statement period by type of account and asset class. You'll find a description of each investment, its symbol, quantity, price and value, as well as an estimate of its annual income and estimated average annual yield. If you have any questions regarding these calculations please contact NFC.

Cash and equivalents

Any uninvested cash in your account at the end of the statement period is shown in cash and equivalents. Money waiting to be invested can be held in cash, interest bearing accounts, money market funds or other deposit accounts. Cash you hold in your account is your 'free credit balance'. This cash is payable to you on demand. NFC may use the cash in its business according to the limits set out in 17 CFR [240.15c3-2 under the Securities Exchange Act of 1934.

Your statement shows the estimated average yield for the money market fund. This yield is calculated using the average of the daily rates divided by the number of days in the month. To find out the actual yield on a specific day, please contact your representative or the mutual fund company.

DPP and REIT pricing

The prices shown for direct participation programs (DPP) or non-traded Real Estate Investment Trusts (REIT) are estimated values. We typically receive these prices from a third party, which receives them from the investment's general partners, unless we have received other information, such as an independent appraisal. '0' or 'not available' appears if we cannot get an estimated value. Because many partnership valuations are provided only annually, they do not always reflect current value. DPPs and non-traded REITs shown on this statement may not be the amount you would receive if you sold this security.

Activities in your account

This section lists transactions in your account during the statement period by type of account. You'll find a description of each transaction along with the quantity, price and amount added or deducted from your account.

Equity orders

NFC does not receive remuneration for directing orders in equity securities and/or options to particular broker/dealers, market centers, or exchanges for execution. NFC executes any transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

NFC acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact NFC in writing.

You can view an NFC Statement of Financial Condition in person at its offices, or ask NFC to mail you a copy.

NFC Clearing, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA 19103 3212 (215) 636 3000

This address may also be used if you have a complaint that you wish to direct to the clearing firm. **If you wish to change your address or direct a complaint to your broker dealer, please see the address and/or phone number on the front of this statement.**

About your account

NFC cash account

You must pay for all purchases in a cash account in full on or before the settlement date. You can pay for purchases by depositing cash into your account, selling other investments or by drawing down other accounts.

Lost securities

NFC Clearing does not replace certificates. NFC Clearing replaces only transfer and ship non-receipts for up to one year. NFC Clearing will also replace stock certificates in transit to NFC Clearing if NFC Clearing is in non receipt. All other losses are at the client's expense.

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 10 Center Street Chatham, New Jersey 07926
Phone 973.701.8099 Facsimile 973.701.8999

YOUR BROKERAGE ACCOUNT STATEMENT

**May 31, 2005 to
June 30, 2005**

00484 4222952 002 008137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

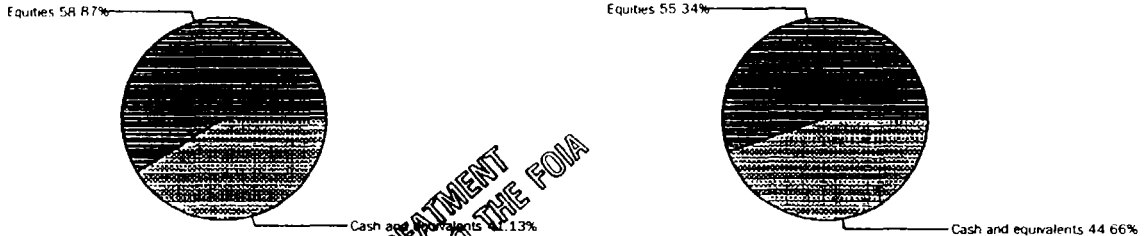
YOUR ACCOUNT
88000999
GIBSON ISLAND ENTERPRISES LLC

YOUR REPRESENTATIVE
Securities&InvestmentPlanning
REP ID: **WK34**

Total value of your account on June 30, 2005	\$6,482,849.57
Cash account	\$6,482,849.57

Note The total value of your account does not include unpriced securities.

Asset allocation	May 31, 2005	June 30, 2005
Cash and equivalents	\$2,891,600.15	\$2,895,243.47
Equities	\$4,139,545.50	\$3,587,606.10
Total assets	\$7,031,145.65	\$6,482,849.57
Total value of your account	\$7,031,145.65	\$6,482,849.57



Summary of your income

Taxable income	This period	Year-to-date
Money market dividends	\$5,163.84	\$16,544.89
Total taxable income	\$5,163.84	\$16,544.89
Total income your investments have earned	\$5,163.84	\$16,544.89
Charges and other deductions		
Account interest		\$770.42
Foreign taxes withheld	\$1,520.52	\$3,414.32
Total charges and other deductions	\$1,520.52	\$4,184.74
Net total	\$3,643.32	\$12,360.15

Production to the SEC
FW - 4684

00484 4222952 000946 001592 00001/00002

Account carried with NF Clearing, Inc., a member of the NYSE, NASD and other principal exchanges, SIPC.

May 31, 2005 to
June 30, 2005



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS: 19 Center Street Chatham, New Jersey 07928
Phone 973.701.8033 Facsimile 973.701.8353

YOUR ACCOUNT

68000999
GIBSON ISLAND ENTERPRISES LLC

Your Investments cash account

	Quantity	Price on 6/30/05 (\$)	Value on 6/30/05 (\$)	Est. annual income (\$)	Est. yield (%)
Cash and equivalents					
CASH			1,549.15		
FEDERATED PRIME CASH SERIES			2,893,694.32		2.17
Total cash and equivalents			2,895,243.47		
Equities					
Stocks and related options					
BIO HEAL LABORATORIES INC BHLL	2,759,697	1.3000	3,587,606.10		
Total stocks and related options			3,587,606.10		
Total equities			3,587,606.10		
Other					
DO NOT DELIVER THIS ACCOUNT ACATS DND	1	not available			
Total other			0.00		
Value of your cash account			6,482,849.57		
Total value of your account			\$6,482,849.57		

Activities in your account cash account

Date	Activity	Details	Quantity	Price (\$)	Amount added to (deducted from) your account (\$)
06/01/05	WITHHOLDING TAX	FW BF @ 30.000% DIV			(1,520.52)
06/30/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%T			1,549.15
06/30/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES ACCUMULATED EARNINGS POSTED			5,163.84
06/30/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(5,163.84)
06/30/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%T			(1,549.15)
06/30/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%T			(1,549.15)

About your statement

In this statement, "you" and "your" mean the account holder. "NFC" means NF Clearing, Inc., the carrying firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928. Attention: Chief Compliance Officer. main telephone number is 973-701-8033

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be actively traded. NFC receives security prices and tax status from an independent source. While NFC considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. This is particularly true of bond prices. Tax forms will be provided as required by the IRS.

Total value of your account

The total value of your account is the total value of your cash account, checking account, money market account, short account or other account.

The total value of your account doesn't include:

- any unpriced securities
- any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

CONFIDENTIAL TREATMENT REQUIRED PURSUANT TO THE FOIA

Production to the SEC
FW - 4685



YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

About your statement cont'd

Asset allocation

This shows you how your investments are allocated among five possible classes: cash and equivalents, fixed income, equities, options and other. The fixed income class is divided into taxable and non-taxable investments. The 'other' class includes investments that don't fit into these categories, like limited partnerships and unit investment trusts.

Your statement includes an asset allocation pie chart when:

- Your assets are allocated to more than one class
- All of the asset classes have a positive value

Because the asset allocation may not include the value of all of your investments, the percentages in the table and the pie chart are meant to be a guide only.

Summary of your income

This summary shows how much taxable and non-taxable income your investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date.

The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099) NFC sends to you after the end of the year. The income figures shown in the summary don't take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Your investments

This section lists all of the investments you held at the end of the statement period by type of account and asset class. You'll find a description of each investment, its symbol, quantity, price and value, as well as an estimate of its annual income and estimated average annual yield. If you have any questions regarding these calculations please contact NFC.

Cash and equivalents

Any uninvested cash in your account at the end of the statement period is shown in cash and equivalents. Money waiting to be invested can be held in cash, interest bearing accounts, money market funds or other deposit accounts. Cash you hold in your account is your 'free credit balance'. This cash is payable to you on demand. NFC may use this cash in its business, according to the limits set out in 17 CFR [240.15c3-2 under the Securities Exchange Act of 1934.

Your statement shows the estimated average yield for the money market fund. This yield is calculated using the average of the daily rates divided by the number of days in the month. To find out the actual yield on a specific day, please contact your representative or the mutual fund company.

DPP and REIT pricing

The prices shown for direct participation programs (DPP) or non-traded Real Estate Investment Trusts (REIT) are estimated values. We typically receive these prices from a third party, which receives them from the investment's general partners, unless we have received other information, such as an independent appraisal. '0' or 'not available' appears if we cannot get an estimated value. Because many partnership valuations are provided only annually, they do not always reflect current value. DPPs and non-traded REITs shown on this statement may not be the amount you would receive if you sold this security.

Activities in your account

This section lists transactions in your account during the statement period by type of account. You'll find a description of each transaction along with the quantity, price and amount added or deducted from your account.

Equity orders

NFC does not receive remuneration for directing orders in equity securities to particular broker/dealers, market centers, or exchanges for execution of orders or transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

NFC acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact NFC in writing.

You can view an NFC Statement of Financial Condition in person at its offices, or ask NFC to mail you a copy.

NF Clearing, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA 19103-3212 (215) 636-3000.

This address may also be used if you have a complaint that you wish to direct to the clearing firm. **If you wish to change your address or direct a complaint to your broker dealer, please use the address and/or phone number on the front of this statement.**

About your account

00484 4222952 000947 001594 00002/00002

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chestnut, New Jersey 07926
Phone 973.701.8033 Facsimile 973.701.8333

YOUR BROKERAGE ACCOUNT STATEMENT

**June 30, 2005 to
July 29, 2005**

00295 4244229 002 008137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

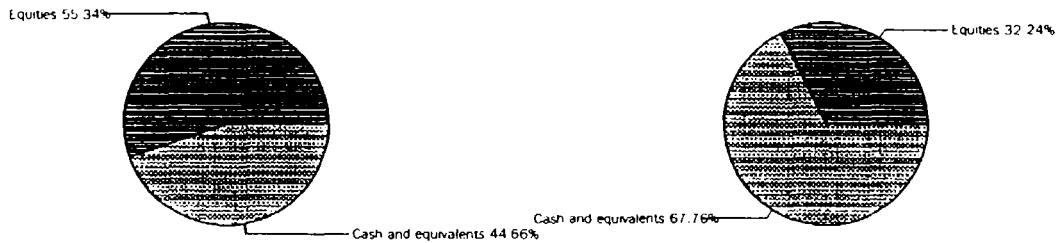
YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

YOUR REPRESENTATIVE
Securities&InvestmentPlanning
REP ID: **WK34**

Total value of your account on July 29, 2005 **\$4,279,273.91**
Cash account **\$4,279,273.91**

Note The total value of your account does not include unpriced securities.

Asset allocation	June 30, 2005	July 29, 2005
Cash and equivalents	\$2,895,243.47	\$2,899,425.41
Equities	\$3,587,606.10	\$1,379,848.50
Total assets	\$6,482,849.57	\$4,279,273.91
Total value of your account	\$6,482,849.57	\$4,279,273.91



Summary of your Income

	This period	Year-to-date
Taxable income		
Money market dividends	\$5,731.09	\$22,275.98
Total taxable income	\$5,731.09	\$22,275.98
Total income your investments have earned	\$5,731.09	\$22,275.98
Charges and other deductions		
Account interest		\$770.42
Foreign taxes withheld	\$1,549.15	\$4,963.47
Total charges and other deductions	\$1,549.15	\$5,733.89
Net total	\$4,181.94	\$16,542.09

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA

00295 4244229 000640 001081 00001/00002

Account carried with NF Clearing, Inc., a member of the NYSE, NASD and other principal exchanges. SIPC

PAGE 1 OF 3

Production to the SEC
FW - 4687

June 30, 2005 to
July 29, 2005



SECURITIES & INVESTMENT
PLANNING COMPANY

HEADQUARTERS 19 Center Street Chatham, New Jersey 07928
Phone 973.701.8033 Facsimile 973.701.6952

YOUR ACCOUNT

68000999
GIBSON ISLAND ENTERPRISES LLC

Your Investments cash account

	Quantity	Price on 7/29/05 (\$)	Value on 7/29/05 (\$)	Est. annual income(\$)	Est. yield (%)
Cash and equivalents					
CASH			1,719.33		
FEDERATED PRIME CASH SERIES			2,897,706.08		2.33
Total cash and equivalents			2,899,425.41		
Equities					
Stocks and related options					
BIO HEAL LABORATORIES INC BHLL	2,759,697	0.5000	1,379,848.50		
Total stocks and related options			1,379,848.50		
Total equities			1,379,848.50		
Other					
DO NOT DELIVER THIS ACCOUNT ACATS DND	1	not available			
Total other			0.00		
Value of your cash account			4,279,273.91		
Total value of your account			\$4,279,273.91		

Activities in your account cash account

Date	Activity	Details	Quantity	Price(\$)	Amount added to (deducted from) your account(\$)
07/01/05	WITHHOLDING TAX	FW BF @ 30.000% DIV			(1,549.15)
07/29/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			1,719.33
07/29/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES EARNINGS POSTED			5,731.09
07/29/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(5,731.09)
07/29/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(1,719.33)
07/29/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(1,719.33)

About your statement

In this statement, "you" and "your" mean the account holder. "NFC" means NFC Clearing, Inc., the clearing firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928 Attention Chief Compliance Officer. The main telephone number is 973 701-8033.

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be priced. NFC receives security prices and tax status from an independent source. While NFC considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. **This is particularly true of bond prices.** Tax forms will be provided as required by the IRS.

Total value of your account

The total value of your account is the total value of your cash account, checking account, margin account, short account or other account.

The total value of your account doesn't include:

- any unpriced securities
- any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

Production to the SEC
FW - 4688

**SECURITIES & INVESTMENT
PLANNING COMPANY**HEADQUARTERS 10 Center Street Chatham, New Jersey 07926
Phone 973.701.8033 Facsimile 973.701.8333

June 30, 2005 to

July 29, 2005

YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC**About your statement** cont'd**Asset allocation**

This shows you how your investments are allocated among five possible classes: cash and equivalents, fixed income, equities, options and other. The fixed income class is divided into taxable and non taxable investments. The 'other' class includes investments that don't fit into these categories, like limited partnerships and unit investment trusts.

Your statement includes an asset allocation pie chart when:

- Your assets are allocated to more than one class.
- All of the asset classes have a positive value.

Because the asset allocation may not include the value of all of your investments, the percentages in the table and the pie chart are meant to be a guide only.

Summary of your income

This summary shows how much taxable and non-taxable income your investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date.

The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099). NFC sends to you after the end of the year. The income figures shown in the summary don't take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Your investments

This section lists all of the investments you held at the end of the statement period by type of account and asset class. You'll find a description of each investment, its symbol, quantity, price and value, as well as an estimate of its annual income and estimated average annual yield. If you have any questions regarding these calculations please contact NFC.

Cash and equivalents

Any uninvested cash in your account at the end of the statement period is shown in cash and equivalents. Money waiting to be invested can be held in cash, interest bearing accounts, money market funds or other deposit accounts. Cash you hold in your account is your 'free credit balance'. This cash is payable to you on demand. NFC may use this cash in its business according to the limits set out in 17 CFR [240.15c3.2 under the Securities Exchange Act of 1934.

Your statement shows the estimated average yield for the money market fund. This yield is calculated using the average of the daily rates divided by the number of days in the month. To find out the actual yield on a specific day, please contact your representative or the mutual fund company.

DPP and REIT pricing

The prices shown for direct participation programs (DPP) or non-traded Real Estate Investment Trusts (REIT) are estimated values. We typically receive these prices from a third party, which receives them from the investment's general partners, unless we have received other information, such as an independent appraisal. 'X' or 'not available' appears if we cannot get an estimated value. Because many partnership valuations are provided only annually, they do not always reflect current value. DPPs and non-traded REITs shown in this statement may not be the amount you would receive if you sold this security.

Activities in your account

This section lists transactions in your account during the statement period for each account. You'll find a description of each transaction along with the quantity, price, and amount added or deducted from your account.

Equity orders

NFC does not receive remuneration for directing orders in equity securities and/or options to particular broker/dealers, market centers, or exchanges for execution. NFC executes any transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

NFC acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact NFC in writing.

You can view an NFC Statement of Financial Condition in person at its offices, or ask NFC to mail you a copy.

NF Clearing, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA
19103-3212 (215) 636-3000.

This address may also be used if you have a complaint that you wish to direct to the clearing firm. **If you wish to change your address or direct a complaint to your broker dealer, please use the address and/or phone number on the front of this statement.**

About your account**NFC cash account**

You must pay for all purchases in a cash account in full on or before the settlement date. You can pay for purchases by depositing cash into your account, selling other investments or by drawing down other accounts.

Lost securities

NF Clearing does not replace certificates. NF Clearing replaces only transfer and ship non-receipts for up to one year. NF Clearing will also replace stock certificates in transit to NF Clearing if NF Clearing is in non-receipt. All other losses are at the client's expense.

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA

Production to the SEC
FW - 4689

00295 4244229 000641 001083 00002/00002



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS: 10 Center Street, Chatham, New Jersey 07724
Phone: 973.701.6033 Facsimile: 973.701.6353

YOUR BROKERAGE ACCOUNT STATEMENT

**July 29, 2005 to
August 31, 2005**

00300 4269537 002 008137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

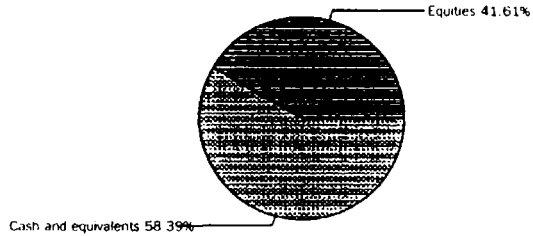
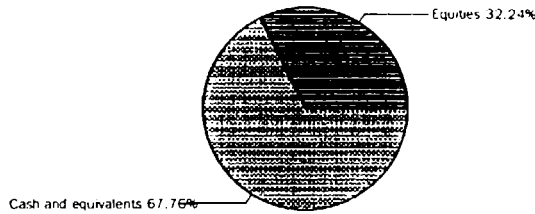
YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

YOUR REPRESENTATIVE
Securities & Investment Planning
REP ID: WK34

Total value of your account on Aug 31, 2005	\$4,973,694.59
Cash account	\$4,973,694.59

Note: The total value of your account does not include unpriced securities.

Asset allocation	July 29, 2005	August 31, 2005
Cash and equivalents	\$2,899,425.41	\$2,903,921.84
Equities	\$1,379,848.50	\$2,069,772.75
Total assets	\$4,279,273.91	\$4,973,694.59
Total value of your account	\$4,279,273.91	\$4,973,694.59



Summary of your income

	This period	Year-to-date
Taxable income		
Money market dividends	\$6,218.76	\$28,491.74
Total taxable income	\$6,218.76	\$28,491.74
Total income your investments have earned	\$6,218.76	\$28,491.74
Charges and other deductions		
Account interest		\$770.42
Foreign taxes withheld	\$1,719.33	\$6,682.80
Total charges and other deductions	\$1,719.33	\$7,453.22
Net total	\$4,496.43	\$21,038.52

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA

00300 4269537 000650 001108 00001/00002

Account earned with NF Clearing, Inc., a member of the NYSE, NASD and other principal exchanges, SIPC.

PAGE 1 OF 3

Production to the SEC
FW - 4690

July 29, 2005 to
August 31, 2005



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS: 19 Center Street, Chatham, New Jersey 07928
Phone 973.701.8033 Facsimile 973.701.8353

YOUR ACCOUNT

68000999
GIBSON ISLAND ENTERPRISES LLC

Your Investments cash account

	Quantity	Price on 8/31/05 (\$)	Value on 8/31/05 (\$)	Est. annual income (\$)	Est. yield (%)
Cash and equivalents					
CASH			1,864.73		
FEDERATED PRIME CASH SERIES			2,902,057.11		2.52
Total cash and equivalents			2,903,921.84		
Equities					
Stocks and related options					
BIO HEAL LABORATORIES INC BHL	2,759,697	0.7500	2,069,772.75		
Total stocks and related options			2,069,772.75		
Total equities			2,069,772.75		
Other					
DO NOT DELIVER THIS ACCOUNT ACATS DND	1	not available			
Total other			0.00		
Value of your cash account			4,973,694.59		
Total value of your account			\$4,973,694.59		

Activities in your account cash account

Date	Activity	Details	Quantity	Price (\$)	Amount added to (deducted from) your account (\$)
08/01/05	WITHHOLDING TAX	FW BF @ 30.000% DIV			(1,719.33)
08/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			1,864.73
08/31/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES ACCUMULATED EARNINGS POSTED			6,215.76
08/31/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(6,215.76)
08/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(1,864.73)
08/31/05	TAXABLE INTEREST	FOREIGN SUSP FOR BF @ 30.000%			(1,864.73)

About your statement

In this statement, "you" and "your" mean the account holder. "NFC" means the clearing firm, the carrying firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928. Attention: Chief Compliance Officer. The main telephone number is 973-701-8033.

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be priced. NFC receives security prices and tax status from an independent source. While NFC considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. **This is particularly true of bond prices.** Tax forms will be provided as required by the IRS.

Total value of your account

The total value of your account is the total value of your cash account, checking account, margin account, short account or other account.

The total value of your account doesn't include:

- any unpriced securities
- any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

Production to the SEC
FW - 4691

YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

About your statement cont'd

Asset allocation

This shows you how your investments are allocated among five possible classes: cash and equivalents, fixed income, equities, options and other. The fixed income class is divided into taxable and non-taxable investments. The 'other' class includes investments that don't fit into these categories, like limited partnerships and unit investment trusts.

Your statement includes an asset allocation pie chart when:

- Your assets are allocated to more than one class.
- All of the asset classes have a positive value.

Because the asset allocation may not include the value of all of your investments, the percentages in the table and the pie chart are meant to be a guide only.

Summary of your income

This summary shows how much taxable and non-taxable income your investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date.

The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099) NFC sends to you after the end of the year. The income figures shown in the summary don't take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Your investments

This section lists all of the investments you held at the end of the statement period by type of account and asset class. You'll find a description of each investment, its symbol, quantity, price and value, as well as an estimate of its annual income and estimated average annual yield. If you have any questions regarding these calculations, please contact NFC.

Cash and equivalents

Any uninvested cash in your account at the end of the statement period is shown in cash and equivalents. Money waiting to be invested can be held in cash, interest-bearing accounts, money market funds or other deposit accounts. Cash you hold in your account is your 'free credit balance'. This cash is payable to you on demand. NFC may use this cash in its business, according to the limits set out in 17 CFR (240.15c3-2) under the Securities Exchange Act of 1934.

Your statement shows the estimated average yield for the money market fund. This yield is calculated using the average of the daily rates divided by the number of days in the month. To find out the actual yield on a specific day, please contact your representative or the mutual fund company.

DPP and REIT pricing

The prices shown for direct participation programs (DPP) or non-traded Real Estate Investment Trusts (REIT) are estimated values. We typically receive these prices from a third party, which receives them from the investment's general partners, unless we have other information, such as an independent appraisal. If or not available, we cannot get an estimated value. Because many partnership valuations are done only annually, they do not always reflect current value. DPPs and non-traded REITs shown on this statement may not be the amount you would receive if you were to sell them.

Activities in your account

This section lists transactions in your account during the statement period by type of account. You'll find a description of each transaction along with the quantity, price and amount added or deducted from your account.

Equity orders

NFC does not receive remuneration for directing orders in equity securities and/or options to particular broker/dealers, market centers, or exchanges for execution. NFC executes any transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

NFC acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact NFC in writing.

You can view an NFC Statement of Financial Condition in person at its offices, or ask NFC to mail you a copy.

NF Clearing, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA
19103-3212 (215) 636-3000.

This address may also be used if you have a complaint that you wish to direct to the clearing firm. **If you wish to change your address or direct a complaint to your broker dealer, please use the address and/or phone number on the front of this statement.**

About your account

00300 4269537 000651 001110 00002/00002

NFC cash account

You must pay for all purchases in a cash account in full on or before the settlement date. You can pay for purchases by depositing cash into your account, selling other investments, or by drawing down other accounts.

Lost securities

NF Clearing does not replace certificates. NF Clearing replaces only transfer and ship non-receipts for up to one year. NF Clearing will also replace stock certificates in transit to NF Clearing if NF Clearing is in non-receipt. All other losses are at the client's expense.

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928
Phone 973.701.8333 Facsimile 973.701.8337

OUR BROKERAGE ACCOUNT STATEMENT

**August 31, 2005 to
September 30, 2005**

00491 4291815 002 008137 PBA
GIBSON ISLAND ENTERPRISES LLC
ATTN MCNAIR NEWTON MANAGER
2 DARFIELD PLAZA
NASSAU
BAHAMAS

YOUR ACCOUNT
68000999
GIBSON ISLAND ENTERPRISES LLC

YOUR REPRESENTATIVE
Securities&InvestmentPlanning
REP ID: WK34

Total value of your account on Sept 30, 2005	\$0.00
Cash account	\$0.00

Summary of your Income

Taxable Income	This period	Year-to date
Money market dividends	\$5,317.43	\$33,809.17
Total taxable income	\$5,317.43	\$33,809.17
Total income your investments have earned	\$5,317.43	\$33,809.17
Charges and other deductions		
Account interest		\$770.42
Foreign taxes withheld	\$8,547.53	\$8,547.53
Total charges and other deductions	\$9,317.95	\$9,317.95
Net total	\$4,000.00	\$24,491.22

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA

Production to the SEC
FW - 4693

00491 4291815 001051 001804 00001/00002

Account carried with NF Clearing, Inc., a member of the NYSE, NASD and other principal exchanges, SIPC.

PAGE 1 OF 3

August 31, 2005 to
September 30, 2005SECURITIES & INVESTMENT
PLANNING COMPANYHEADQUARTERS 19 Center Street Chatham, New Jersey 07928
Phone 973.701.8031 Facsimile 973.701.8051

YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

Activities in your account cash account

Date	Activity	Details	Quantity	Price(\$)	Amount added to (deducted from) your account(\$)
09/01/05	WITHHOLDING TAX	FW BF @ 30.000% DIV			(1,864.73)
09/26/05	DELIVERED	DO NOT DELIVER THIS ACCOUNT TFR TO NFS	(1)		
09/26/05	DELIVERED	BIO HEAL LABORATORIES INC TFR TO NFS	(2,759,697)		
09/26/05	TAXABLE DIVIDEND	FEDERATED PRIME CASH SERIES MTD EARNINGS, FULL LIQUIDATION			5,317.43
09/26/05	TAXABLE DIVIDEND	EARNINGS REINVESTED			(5,317.43)
09/26/05	MONEY MARKET ACTIVITY	SWEPT FR FEDERATED PRIME CASH			2,907,374.54
09/26/05	CASH DISBURSEMENT	TFR TO NFS			(2,907,374.54)

About your statement

In this statement, "you" and "your" mean the account holder. "NFC" means NF Clearing, Inc., the clearing firm for your brokerage account.

Complaints may be directed to the Securities & Investment Planning Company's Headquarters at 19 Center Street, Chatham, New Jersey 07928. Attention: Chief Compliance Officer. The main telephone number is 973 701 8033.

About the information in this statement

The prices and values shown are the estimated figures on the statement date. Some securities, such as bonds and securities that trade infrequently, may not be priced. NFC receives security prices and tax status from an independent source. While NFC considers this source to be reliable, the prices it provides are approximate and are not necessarily the prices the securities would receive if they were sold. **This is particularly true of bond prices.** Tax forms will be provided as required by the IRS.

Total value of your account

The total value of your account is the total value of your cash account, checking account, margin account, short account or other account.

The total value of your account doesn't include:

- any unpriced securities
- any investments you hold outside your brokerage account

Because the total value of your account may not include the value of all your investments, it is meant to be a general guideline only.

Summary of your income

This summary shows how much taxable and non-taxable income and investments earned during the statement period and for the year-to-date. It also shows you all charges and other deductions for the statement period and the year-to-date.

The income figures are estimates for federal income tax purposes and may vary from the figures on the annual tax form (all IRS Forms 1099) that sends to you after the end of the year. The income figures shown in the summary do not take into account any state or local taxes.

Items in this statement listed as taxable may not apply to offshore accounts. Please call your representative with any questions.

Activities in your account

This section lists transactions in your account during the statement period by type of account. You'll find a description of each transaction along with the quantity, price and amount added or deducted from your account.

Equity orders

NFC does not receive remuneration for directing orders in equity securities and/or options to particular broker/dealers, market centers, or exchanges for execution. NFC executes any transactions in your account on behalf of your brokerage firm. For more information, please contact your brokerage firm.

Dividends

NFC acted as agent in any transaction marked as 'dividend reinvestment'. For more information, please contact NFC in writing.

You can view an NFC Statement of Financial Condition in person at its offices, or ask NFC to mail you a copy.

NF Clearing, Inc., One Commerce Square, 2005 Market Street, Philadelphia, PA 19103-3212 (215) 636 3000

This address may also be used if you have a complaint that you wish to direct to the clearing firm. **If you wish to change your address or direct a complaint to your broker dealer, please use the address and/or phone number on the front of this statement.**

About your account**NFC cash account**

You must pay for all purchases in a cash account in full on or before the settlement date. You can pay for purchases by depositing cash into your account, selling other investments or by drawing down other accounts.

Lost securities

NF Clearing does not replace certificates. NF Clearing replaces only transfer and ship non-receipts for up to one year. NF Clearing will also replace stock certificates in transit to NF Clearing if NF Clearing is in non-receipt. All other losses are at the client's expense.

CONFIDENTIAL TREATMENT REQUIRED PURSUANT TO THE FOM

**August 31, 2005 to
September 30, 2005**

YOUR ACCOUNT

68000999

GIBSON ISLAND ENTERPRISES LLC

In lieu of providing a complete Statement of Financial Condition for NF Clearing, Inc. (NF), as of June 24, 2005, the notes to the Statement of Financial Condition relating to the firm's net capital is being provided, as required by the Securities and Exchange Commission's Release Number 34-42222.

NF is subject to the Uniform Net Capital Rule ("Rule") under the Securities Exchange Act of 1934 and has elected to compute its net capital under the "alternative" method of the Rule, which requires that NF maintain a minimum net capital equal to the greater of \$1,500,000 or 2% of aggregate debit balances arising from customer transactions, as defined. At June 24, 2005, NF had net capital, as defined, of \$146,127,000, which was \$134,713,000 in excess of the minimum capital requirement. The Rule prohibits the withdrawal of capital if NF's net capital would be less than 5% of aggregate debit items after any such withdrawal. At June 24, 2005, NF's net capital was 25.4% of aggregate debit items. At July 29, 2005, NF had net capital, as defined, of \$139,393,000, which was \$127,824,000 in excess of the minimum net capital requirement and 23.92% of aggregate debit items.

Customers may obtain a complete copy of the NF Clearing, Inc. Statement of Financial Condition dated June 24, 2005, by visiting our website at <http://www.nationalfinancial.com/fsvacquisition/> or by calling 1-888-655-8822. If you have any questions or need assistance in securing your copy, please contact your Investment Representative.

CONFIDENTIAL - INFORMATION
REQUESTED PURSUANT TO SEC 10(b)

Production to the SEC
FW - 4695

050930 200 004000379 C 1
 SECURITIES & INVESTMENT
 PLANNING CO.
 19 CENTER STREET
 CHATHAM, NJ 07928

Account Number: BYF-004154



**SECURITIES & INVESTMENT
 PLANNING COMPANY**
 HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

GIBSON ISLAND ENTERPRISES LLC
 ATTN MCNAIR NEWTON MANAGER
 2 DARFIELD PLAZA
 NASSAU
 BAHAMAS

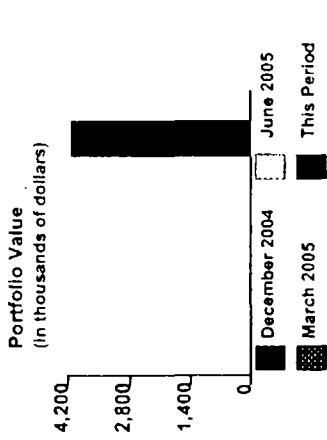
FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION:
 Local 973 701 8033

Statement Date: 09/01/05 to 09/30/05

SNAPSHOT

REQUESTED UNDER THE PROVISIONS OF THE FOIA
 NATIONAL FINANCIAL SERVICES LLC
 MEMBER NYSE, SIPC
 ACCOUNT NUMBER: 049.38
 PORTFOLIO VALUE: \$4,150,049.38

PORTFOLIO VALUE	This Period
Cash and Cash Equivalents	\$2,908,185.73
Securities	\$1,241,863.65
TOTAL PORTFOLIO VALUE	\$4,150,049.38



A portfolio value less than \$100.00 may not be displayed.

ACCOUNT ACTIVITY

	This Period	Year-To-Date
Net Core Fund Activity	(\$811.19)	(\$811.19)
Net Income and Expenses	\$811.19	\$811.19
Net Miscellaneous Activity	\$0.00	\$0.00

LEGEND

() Numbers in parenthesis are debits or subtractions
 NFS - National Financial Services LLC

Account Number: BYF-004154
 Account Name: GIBSON ISL

Statement Date: 09/01/2005 to 09/30/2005



**SECURITIES & INVESTMENT
 PLANNING COMPANY**

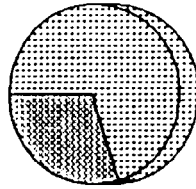
HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

SUMMARY

PORTFOLIO VALUE

	This Period	Prior Period
Cash and Cash Equivalents	\$0.00	\$0.00
Money Markets	\$2,908,185.73	
Securities		
Equities	\$1,241,863.65	\$0.00
Equity	\$1,241,863.65	\$0.00
TOTAL PORTFOLIO VALUE	\$4,150,049.38	\$0.00

PORTFOLIO ALLOCATION



Money Markets 70.08%
 Equity 29.92%

Allocations for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

REMOVED PORTFOLIO TO THE
 REMOVED PORTFOLIO TO THE
 REMOVED PORTFOLIO TO THE

ACCOUNT ACTIVITY

	This Period	Year-To-Date
BEGINNING BALANCE		
Core Fund Activity		
Core Funds Purchased	(\$811.19)	(\$811.19)
NET CORE FUND ACTIVITY	(\$811.19)	(\$811.19)
Income and Expenses		
Taxable Income		
Taxable Dividends	\$1,158.84	\$8.84
NET TAXABLE INCOME	\$1,158.84	\$158.84
TOTAL INCOME	\$1,158.84	\$158.84
Non-Resident Alien Tax	(\$347.65)	(\$347.65)
TOTAL EXPENSES	(\$347.65)	(\$347.65)
NET INCOME AND EXPENSES	\$811.19	\$811.19
NET MISCELLANEOUS ACTIVITY	\$0.00	\$0.00
ENDING BALANCE	\$0.00	\$0.00

DETAIL

PORTFOLIO VALUE

Account Number: BYF-004154
 Account Name: GIBSON ISL

Statement Date: 09/01/2005 to 09/30/2005



**SECURITIES & INVESTMENT
 PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

CASH AND CASH EQUIVALENTS 70.08%

Description	Symbol/Cusip Account Type	Quantity	Price on 09/30/05	Current Market Value	Prior Market Value	Estimated Annual Income
Money Markets						
PRIME FUND - CAPITAL RESERVES CLASS	FPRXX CASH	2,908,185.73	\$1.00	\$2,908,185.73	unavailable	
7 DAY AVG NET YIELD 2.90%						
Dividend Option Reinvest						
Capital Gain Option Reinvest						
Total Cash and Cash Equivalents				\$2,908,185.73		

EQUITIES 29.92%

Description	Symbol/Cusip Account Type	Quantity	Price on 09/30/05	Current Market Value	Prior Market Value	Estimated Annual Income
Equity						
BIO HEAL LABORATORIES INC	BHLL CASH	2,759.697	\$0.45	\$1,241,863.65	unavailable	
Total Equities				\$1,241,863.65		
Total Securities				\$1,241,863.65		

TOTAL PORTFOLIO VALUE

\$4,150,049.38

ACCOUNT ACTIVITY

CORE FUND ACTIVITY
Core Funds Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
09/30/05	CASH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	811.19	(\$811.19)

Net Core Funds Purchased

(\$811.19)

REQUESTED CONFIDENTIAL TREATMENT
 PURSUANT TO THE FOIA

Account Number: BYF-004154
 Account Name: GIBSON ISL

Statement Date: 09/01/2005 to 09/30/2005



**SECURITIES & INVESTMENT
 PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

NET CORE FUND ACTIVITY (\$811.19)

INCOME AND EXPENSES

Taxable Income

Date	Account Type	Transaction	Description	Quantity	Amount
09/30/05	CASH	DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES		\$1,158.84
			CLASS DIVIDEND RECEIVED		

Net Taxable Income \$1,158.84

Total Income \$1,158.84

Non-Resident Alien Tax

Date	Account Type	Transaction	Description	Quantity	Amount
09/30/05	CASH	NON-RESIDENT TAX	PRIME FUND - CAPITAL RESERVES		(\$347.65)
			CLASS DIVIDEND RECEIVED		

Net Non-Resident Alien Tax (\$347.65)

Total Expenses (\$347.65)

NET INCOME AND EXPENSES \$811.19

MISCELLANEOUS ACCOUNT ACTIVITY

Date	Account Type	Transaction	Description	Quantity	Amount
09/23/05	CASH	CONVERSION	PRIME FUND - CAPITAL RESERVES	2,907,374.54	\$0.00
			CLASS TFR FROM FISERV		
09/26/05	CASH	CONVERSION	BIO-HEAL LABORATORIES INC TFR FROM FISERV	2,759,697	\$0.00

NET MISCELLANEOUS ACCOUNT ACTIVITY \$0.00

CONFIDENTIAL TREATMENT
 REQUESTED PURSUANT TO THE FOIA

Account Number: BYF-004154
Account Name: GIBSON ISL

Statement Date: 09/01/2005 to 09/30/2005



**SECURITIES & INVESTMENT
PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

MESSAGES

In keeping with industry practices, accounts which are not generating a minimum \$150.00 in commissions or fees for the previous twelve month period from *December 15th will have a fee of \$150.00 credited to the account on the last business day of the calendar year. To avoid this fee, prior to December 15, 2005 you must in writing request the closure of your account by contacting securities & investment Planning Company's Operations Department via fax at 701-8033 or by mail to the firms headquarters: Securities & Investment Planning Company 19 Center Street, Chatham, New Jersey 07928

Please provide a contact, number to reach you in your correspondence. *Production of this account has been opened for the entire period.

**REQUIRED FOR TREATMENT
CONFIDENTIAL ACCOUNT TO THE FOIA**

051031 200 004000261 C 1
 SECURITIES & INVESTMENT
 PLANNING CO.
 19 CENTER STREET
 CHATHAM, NJ 07928

Account Number: BYF-004154



**SECURITIES & INVESTMENT
 PLANNING COMPANY**
 HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

GIBSON ISLAND ENTERPRISES LLC
 ATTN MCNAIR NEWTON MANAGER
 2 DARFIELD PLAZA
 NASSAU
 BAHAMAS

YOUR INVESTMENT REPRESENTATIVE
 SECURITIES & INVESTMENT PLANNING
 RR#: K34

FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION
 Local 973 701 8033

Statement Date: 10/01/05 to 10/31/05

SNAPSHOT

TOTAL PORTFOLIO
\$3,603,228.82

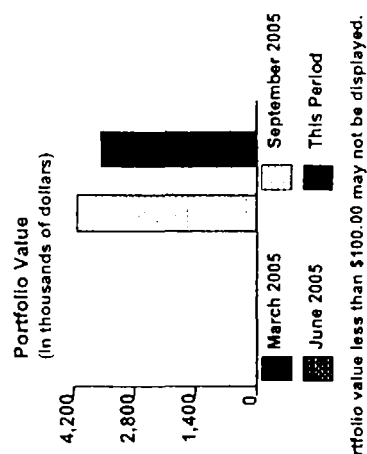
PORTFOLIO VALUE
 Cash and Cash Equivalents
 Securities

TOTAL PORTFOLIO VALUE
 This Period
 Prior Period

\$2,913,304.51
 \$689,924.25
\$3,603,228.82

\$2,908,185.73
 \$1,241,863.65
\$4,150,049.38

**CONFIDENTIAL TREATMENT
 REQUESTED PURSUANT TO THE FOIA**



A portfolio value less than \$100.00 may not be displayed.

ACCOUNT ACTIVITY

Net Core Fund Activity
 Net Income and Expenses

This Period
 Year-To-Date

(\$5,118.84)
 \$5,118.84

(\$5,930.03)
 \$5,930.03

LEGEND

() Numbers in parenthesis
 are debits or subtractions
 NPS = National Financial
 Services LLC

Account Number: BYF-004154
 Account Name: GIBSON ISL

Statement Date: 10/01/2005 to 10/31/2005



**SECURITIES & INVESTMENT
 PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

SUMMARY

PORTFOLIO VALUE

	This Period	Prior Period
Cash and Cash Equivalents	\$2,913,304.57	\$2,908,185.73
Money Markets		
Securities		
Equities	\$689,924.25	\$1,241,863.65
Equity		
Total Securities	\$689,924.25	\$1,241,863.65
TOTAL PORTFOLIO VALUE	\$3,603,228.82	\$4,150,049.38

ACCOUNT ACTIVITY

	This Period	Year-To-Date
BEGINNING BALANCE	\$0.00	
Core Fund Activity		(\$5,930.03)
Core Funds Purchased		(\$5,930.03)
NET CORE FUND ACTIVITY		(\$8.84)
Income and Expenses		
Taxable Income	\$7,312.63	\$8,471.47
Taxable Dividends	\$7,312.63	\$8,471.47
NET TAXABLE INCOME	\$7,312.63	\$8,471.47
TOTAL INCOME		
Non-Resident Alien Tax	(\$2,193.79)	(\$2,541.44)
TOTAL EXPENSES	(\$2,193.79)	(\$2,541.44)
NET INCOME AND EXPENSES	\$5,118.84	\$5,930.03
ENDING BALANCE	\$0.00	

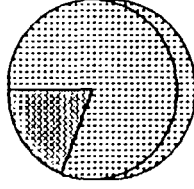
DETAIL

PORTFOLIO VALUE

CASH AND CASH EQUIVALENTS 80.85%

Description	Symbol/Cusip	Quantity	Price on 10/31/05	Current Market Value	Prior Market Value	Estimated Annual Income
Money Markets						

PORTFOLIO ALLOCATION



Money Markets 80.85%
 Equity 19.15%

Allocations for equities, fixed income, and other categories may include mutual funds and may be net of short positions. NFS has made assumptions concerning how certain mutual funds are allocated. Closed-end mutual funds listed on an exchange may be included in the equity allocation. The chart may not reflect your actual portfolio allocation. Consult your broker/dealer prior to making investment decisions.

CONFIDENTIAL TREATMENT REQUIRED PURSUANT TO THE FOIA

ALERT: Taxable income is determined based on information available to NFS at the time the statement was prepared, and is subject to change. Final information on taxation of interest and dividends is available on Form 1099-Div, which is mailed in January of the subsequent year.

Account Number: BYF-004154
 Account Name: GIBSON ISL

Statement Date: 10/01/2005 to 10/31/2005



**SECURITIES & INVESTMENT
 PLANNING COMPANY**

HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

CASH AND CASH EQUIVALENTS 80.85%

Description	Symbol/Cusip	Quantity	Price on 10/31/05	Current Market Value	Prior Market Value	Estimated Annual Income
PRIME FUND - CAPITAL RESERVES CLASS	FPRXX CASH	2,913,304.57	\$1.00	\$2,913,304.57	\$2,908,185.73	
7 DAY AVG NET YIELD 3.03%						
Dividend Option Reinvest						
Capital Gain Option Reinvest						
Total Cash and Cash Equivalents				\$2,913,304.57		

EQUITIES 19.15%

Description	Symbol/Cusip	Quantity	Price on 10/31/05	Current Market Value	Prior Market Value	Estimated Annual Income
Equity	BHLL	2,759,697	\$0.25	\$689,924.25	\$1,241,863.65	
BIO HEAL LABORATORIES INC	CASH					
Total Equities				\$689,924.25		
Total Securities				\$689,924.25		

TOTAL PORTFOLIO VALUE

\$3,603,228.82

ACCOUNT ACTIVITY

CORE FUND ACTIVITY

Core Funds Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
10/31/05	CASH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ \$1.00	5,118.84	(\$5,118.84)
Net Core Funds Purchased					(\$5,118.84)

NET CORE FUND ACTIVITY

(\$5,118.84)

**CONFIDENTIAL TREATMENT
 REQUIRED PURSUANT TO THE FOIA**

Account Number: BYF-004154
Account Name: GIBSON ISL

Statement Date: 10/01/2005 to 10/31/2005



SECURITIES & INVESTMENT
PLANNING COMPANY
HEADQUARTERS 19 Center Street, Chatham, New Jersey 07928

INCOME AND EXPENSES

Taxable Income

Date	Account Type	Transaction	Description	Quantity	Amount
10/31/05	CASH	DIVIDEND RECEIVED	PRIME FUND - CAPITAL RESERVES		\$7,312.63
			CLASS DIVIDEND RECEIVED		

Net Taxable Income

Total Income

Non-Resident Alien Tax

Date	Account Type	Transaction	Description	Quantity	Amount
10/31/05	CASH	NON-RESIDENT TAX	PRIME FUND - CAPITAL RESERVES		(\$2,193.79)
			CLASS DIVIDEND RECEIVED		

Net Non-Resident Alien Tax

Total Expenses

NET INCOME AND EXPENSES

CONFIDENTIAL TREATMENT
REQUESTED PURSUANT TO THE FOIA

From: Origin ID: (305)789-9200
Donna Viner
FOWLER WHITE BURNETT PA
Esprito Santo Plaza
1395 Brickell Avenue, 14th Floor
MIAMI, FL 33131



CLS M278549/16

Ship Date: 17NOV05
ActWgt: 11LB
System#: 1258531/INET2300
Account#: S *****

REF: 67795 - Bio-Heal



SHIP TO (305)982-6300

BILL SENDER

Robert Levenson
Securities and Exchange Commission
Southeast Regional Office
801 Brickell Avenue, Suite 1800
Miami, FL 33131

STANDARD OVERNIGHT

FRI

Deliver By:
18NOV05

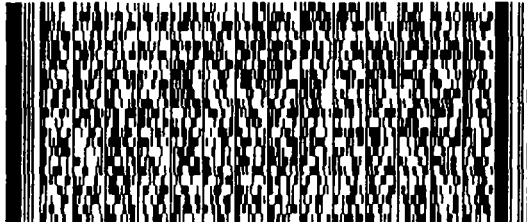
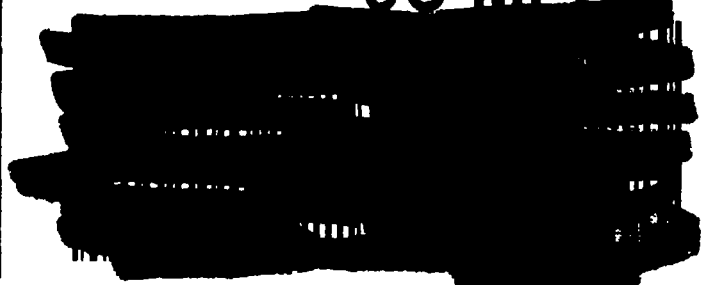
TRK# 7925 8395 8423

FORM
0201

MIA A2

33131 -FL-US

3C MPBA

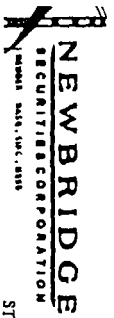


Shipping Label: Your shipment is complete

1. Use the 'Print' feature from your browser to send this page to your laser or inkjet printer.
2. Fold the printed page along the horizontal line.
3. Place label in shipping pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.

Warning: Use only the printed original label for shipping. Using a photocopy of this label for shipping purposes is fraudulent and could result in additional billing charges, along with the cancellation of your FedEx account number.

Use of this system constitutes your agreement to the service conditions in the current FedEx Service Guide, available on fedex.com. FedEx will not be responsible for any claim in excess of \$100 per package, whether the result of loss, damage, delay, non-delivery, misdelivery, or misinformation, unless you declare a higher value, pay an additional charge, document your actual loss and file a timely claim. Limitations found in the current FedEx Service Guide apply. Your right to recover from FedEx for any loss, including intrinsic value of the package, loss of sales, income interest, profit, attorney's fees, costs, and other forms of damage whether direct, incidental, consequential, or special is limited to the greater of \$100 or the authorized declared value. Recovery cannot exceed actual documented loss. Maximum for items of extraordinary value is \$500, e.g. jewelry, precious metals, negotiable instruments and other items listed in our Service Guide. Written claims must be filed within strict time limits, see current FedEx Service Guide.



954-334-3450

INTRODUCED BY
STERNE AGEE CAPITAL MARKETS, INC.
205-414-7301

CARRIED BY
STERNE AGEE & LEACH, INC. **SIPC**
INVESTMENTS SINCE 1991
205-414-7305

BELA ENTERPRISES
ATTN: THERESA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX CB12782 STE 146
BAHAMAS, THE

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 02/01/05 to 02/28/05

Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W CYPRESS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT SECURITIES	0.00	0.00		0.00	0.00
COMMON STOCKS	0.00	4,000.00	100.00%	0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	0.00	4,000.00		0.00	0.00
YOUR ACCOUNT NET PORTFOLIO EQUITY	0.00	4,000.00			

MONTHLY ACTIVITY SUMMARY		CASH
OPENING BALANCE		0.00
ADDITIONS:		
DEDUCTIONS:		
CLOSING BALANCE		0.00



16
1
1
2

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 MEMBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STARTING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.MEMBRIDGESECURITIES.COM. CLICK ON THE 'SITE MAP TAB', WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NBA4
 Statement Period: 02/01/05 to 02/28/05

Your Investment Consultant is:
 DANIEL KANTROWITZ

BELA ENTERPRISES
 ATIN THERESA A PINDER

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
4,000,000	BIO HEAL LABORATORIES INCORPORATED TOTAL COMMON STOCKS	BHLL	.0010	4,000.00	unavailable	UNABLE TO ESTIMATE	
TOTAL SECURITIES VALUE				4,000.00			

OTHER ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	DEBIT	CREDIT
02/22/05	RECEIVED	C	4,000,000	BIO HEAL LABORATORIES INCORPORATED		
TOTALS						

END OF STATEMENT



INTRODUCED BY
STERNE AGEL CAPITAL MARKETS, INC.
205-414-7301

954-334-3450

CARRIED BY
STERNE, AGEE & LEACH, INC. **SIPC**
INVESTORS SINCE 1981
205-414-7305

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: MBA4
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W CYPRESS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

14.855
((CSAO14896.PDF))

BELA ENTERPRISES
ATTN THERESA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX CB12762 STE 146
BAHAMAS, THE

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT	0.00	0.00			
MONEY MARKET ACCOUNTS	0.00	1,421,295.00			.84%
S&I INSURED MONEY MKT * SECURITIES	4,000.00	13,624,813.40	100.00%	0.00	0.00
COMMON STOCKS	4,000.00	13,624,813.40		0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	4,000.00	15,046,108.40			
YOUR ACCOUNT NET PORTFOLIO EQUITY					

INCOME SUMMARY	THIS MONTH		YEAR TO DATE		MONTHLY ACTIVITY SUMMARY
	404.71	404.71	404.71	404.71	
S&I INSURED MONEY MKT	404.71	404.71	404.71	404.71	CASH 0.00
TOTAL INCOME	404.71	404.71	404.71	404.71	SALE OF SECURITIES 3,190,433.05
					DIVIDEND & INTEREST RECEIVED 58.58
					OTHER 1,272,339.95
					DEDUCTIONS: 1,769,542.76
					PURCHASES 2,693,288.82
					OTHER 0.00
					CLOSING BALANCE 0.00

N-0015

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: MBA4
 Statement Period: 03/01/05 to 03/31/05

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 MEMBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STATING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.MEMBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

BELA ENTERPRISES
 ATTN: TERESA A PINDER

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,467,732	BIO HEAL LABORATORIES INCORPORATED	BHLI	3.7000	12,830,608.40	unavailable	UNABLE TO ESTIMATE	
214,650	BIO HEAL LABORATORIES INCORPORATED	BHLI	3.7000	794,205.00	1,769,542.76	975,337.76	
	TOTAL COMMON STOCKS			13,624,813.40		975,337.76	
	TOTAL SECURITIES VALUE			13,624,813.40		975,337.76	

DIVIDEND, INTEREST & INCOME ACTIVITY

DATE	TRANSACTION	DESCRIPTION	QUANTITY	DEBIT	CREDIT
03/22/05	INTEREST	SAL INSURED DEPOSITS			58.58
		APYE .8503			
		SUB TOTALS			58.58
		TOTALS			58.58

SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	DESCRIPTION	QUANTITY	PRICE	DEBIT	CREDIT
03/09/05	SALE	C	BIO HEAL LABORATORIES INCORPORATED	22,750	3.0000		68,179.25
03/09/05	SALE	C	BIO HEAL LABORATORIES INCORPORATED	1,800	3.0500		5,471.31
03/10/05	SALE	C	BIO HEAL LABORATORIES INCORPORATED	19,350	3.0500		58,996.99
03/11/05	SALE	C	BIO HEAL LABORATORIES INCORPORATED	4,500	3.0600		13,751.03

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: TERESA A PINDER

SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/14/05	SALE	C	22,300 -	BIO HEAL LABORATORIES INCORPORATED	4.2000		93,638.31
03/14/05	SALE	C	8,000 -	BIO HEAL LABORATORIES INCORPORATED	3.2500		25,930.64
03/15/05	SALE	C	6,300 -	BIO HEAL LABORATORIES INCORPORATED	4.2750		26,913.08
03/16/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	4.7500		118,727.46
03/16/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	4.8500		121,245.88
03/17/05	SALE	C	56,768 -	BIO HEAL LABORATORIES INCORPORATED	5.3040		301,068.74
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	5.7812		144,506.60
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	5.8712		146,775.02
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	5.9718		149,289.94
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	6.1612		154,024.77
03/18/05	SALE	C	1,000 -	BIO HEAL LABORATORIES INCORPORATED	6.2700		6,269.78
03/21/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	6.5012		162,505.98
03/21/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	6.6012		165,024.40
03/21/05	SALE	C	10,300 -	BIO HEAL LABORATORIES INCORPORATED	6.6529		68,522.54



Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: MBA4
 Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
 DANIEL KANIKROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER
 SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/21/05	PURCHASE	C	7,500	BIO HEAL LABORATORIES INCORPORATED	6.8040	51,048.50	
03/22/05	SALE	C	18,500	BIO HEAL LABORATORIES INCORPORATED	6.9500		128,552.14
03/22/05	PURCHASE	C	4,650	BIO HEAL LABORATORIES INCORPORATED	6.9564	32,365.76	
03/22/05	PURCHASE	C	2,500	BIO HEAL LABORATORIES INCORPORATED	7.2320	18,080.00	
03/22/05	SALE	C	200	BIO HEAL LABORATORIES INCORPORATED	7.0400		1,407.95
03/23/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	7.3412		183,505.27
03/23/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	7.4612		186,523.67
03/23/05	SALE	C	22,200	BIO HEAL LABORATORIES INCORPORATED	7.5613		167,855.16
03/24/05	PURCHASE	C	200,000	BIO HEAL LABORATORIES INCORPORATED	8.3401	1,668,048.50	
03/24/05	SALE	C	75,000	BIO HEAL LABORATORIES INCORPORATED	7.8004		584,991.65
03/24/05	SALE	C	13,300	BIO HEAL LABORATORIES INCORPORATED	8.0270		106,755.49
SUB TOTALS						<u>1,769,542.76</u>	<u>3,190,433.05</u>
TOTALS						<u>1,769,542.76</u>	<u>3,190,433.05</u>

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NBA4
 Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
 DANIEL KARIKOWITZ

BFLA ENTERPRISES
 ATTN: THERESA A PINDER
 OTHER ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	DEBIT	CREDIT
03/14/05	PURCHASE	C		SALI INSURED MONEY MKT	73,650.56	
03/15/05	PURCHASE	C		SALI INSURED MONEY MKT	58,996.99	
03/16/05	PURCHASE	C		SALI INSURED MONEY MKT	13,751.03	
03/17/05	PURCHASE	C		SALI INSURED MONEY MKT	240,814.83	
03/18/05	PURCHASE	C		SALI INSURED MONEY MKT	26,913.08	
03/21/05	PURCHASE	C		SALI INSURED MONEY MKT	118,727.46	
03/22/05	PURCHASE	C		SALI INSURED MONEY MKT	301,068.74	
03/22/05	SALE	C		SALI INSURED MONEY MKT		833,922.69
03/23/05	PURCHASE	C		SALI INSURED MONEY MKT	1,383,798.88	
03/24/05	PURCHASE	C		SALI INSURED MONEY MKT	345,607.16	
03/28/05	PURCHASE	C		SALI INSURED MONEY MKT	129,960.09	
03/30/05	SALE	C		SALI INSURED MONEY MKT		438,417.26
	TOTALS				<u>2,693,288.82</u>	<u>1,272,339.95</u>

END OF STATEMENT

CARRIED BY
STERNE AGEE & LEACH, INC.
INVESTMENTS SINCE 1991
205-414-7305



Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 02/01/05 to 02/28/05

Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W CYPRESS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

PDF 082 00 00 44,041 13,702 <<SA013702.PDF >>

BELA ENTERPRISES
ATTN: THERESA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX CB12762 STE 146
BAHAMAS, THE

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT SECURITIES	0.00	0.00			
COMMON STOCKS	0.00	4,000.00	100.00%	0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	0.00	4,000.00		0.00	0.00
YOUR ACCOUNT NET PORTFOLIO EQUITY	0.00	4,000.00			

MONTHLY ACTIVITY SUMMARY

OPENING BALANCE	CASH	0.00
ADDITIONS:		
DEDUCTIONS:		
CLOSING BALANCE		0.00

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NBA4
 Statement Period: 02/01/05 to 02/28/05

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 NEWBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STATING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.NEWBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

BELA ENTERPRISES
 ATIN THERESA A PINDER

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
4,000,000	BIO HEAL LABORATORIES INCORPORATED	BHL	.0010	4,000.00	unavailable	UNABIF TO ESTIMATE	
	TOTAL COMMON STOCKS			4,000.00			
	TOTAL SECURITIES VALUE			4,000.00			

OTHER ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	DEBIT	CREDIT
02/22/05	RECEIVED	C	4,000,000	BIO HEAL LABORATORIES INCORPORATED		
	TOTALS					

END OF STATEMENT



Gregg J. Breitbart
General Counsel

October 28, 2005

Via Federal Express

Robert H. Levensen, Esq.
Regional Trial Counsel
Securities and Exchange Commission
801 Brickell Avenue, 18th Floor
Miami, FL 33131

Re: SEC vs. Bio-Heal Laboratories, Inc.
Case No. 05-21116-Civ-Seitz

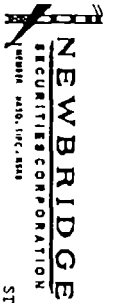
Dear Mr. Levensen:

Further to the subpoena duces tecum dated October 18, 2005 served by your office upon Newbridge Securities Corporation in the above-referenced matter, and our subsequent telephone conversation on October 21, 2005, enclosed are copies of monthly account statements for the account of Bela Enterprises, I.I.C (Account No. 29910325) for the months of March through September 2005.

Please contact me if you have any questions or need any additional information.

Very truly yours,

Gregg J. Breitbart



954-334-3450

INTRODUCED BY
STERNE AGENS CAPITAL MARKETS INC
205.414.7301

CARRIED BY
STERNE AGENS & LEACH INC
INVESTMENT'S SINCE 1991
205.414.7305



BECA ENTERPRISES
ATTN: THERESA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX 0812762 SITE 146
BAHAMAS, THE

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBAD
Statement Period: 03/01/05 to 03/31/05
Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W. CYPRESS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

Page 1 of 5

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT MONEY MARKET ACCOUNTS	0.00	0.00			
SALI INSURED MONEY MKT SECURITIES	0.00	1,421,295.00			.84%
COMMON STOCKS	4,000.00	13,624,813.40	100.00%	0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	4,000.00	13,624,813.40		0.00	0.00
YOUR ACCOUNT NET PORTFOLIO EQUITY	4,000.00	15,046,108.40			

INCOME SUMMARY	THIS MONTH	YEAR TO DATE	MONTHLY ACTIVITY SUMMARY	CASH
SALI INSURED MONEY MKT	404.71	404.71	OPENING BALANCE	0.00
TOTAL INCOME	404.71	404.71	ADDITIONS:	
			SALE OF SECURITIES	3,190,433.05
			DIVIDEND & INTEREST RECEIVED	58.58
			OTHER	1,272,339.95
			DEDUCTIONS:	
			PURCHASES	1,769,542.76
			OTHER	2,693,288.82
			CLOSING BALANCE	0.00

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 MEMBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STARTING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.MEMBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: N8A4
 Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
 DANIEL KANTROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER

Page 2 of 5

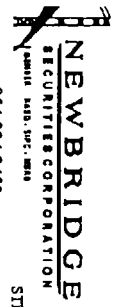
QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,467,732	BIO HEAL LABORATORIES INCORPORATED	BHLL	3.7000	12,830,608.40	unavailable	UNABLE TO ESTIMATE	
214,650	BIO HEAL LABORATORIES INCORPORATED	BHLL	3.7000	794,205.00	1,769,542.76	975,337.76-	
	TOTAL COMMON STOCKS			13,624,813.40		975,337.76-	
	TOTAL SECURITIES VALUE			13,624,813.40		975,337.76-	

DIVIDEND, INTEREST & INCOME ACTIVITY

DATE	TRANSACTION	QUANTITY	DESCRIPTION	DEBIT	CREDIT
03/22/05	INTEREST		SAL INSURED DEPOSITS		58.58
			APYE .8503		
			SUB TOTALS		58.58
			TOTALS		58.58

SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/09/05	SALE	C	22,750 -	BIO HEAL LABORATORIES INCORPORATED	3.0000		68,179.25
03/09/05	SALE	C	1,800 -	BIO HEAL LABORATORIES INCORPORATED	3.0500		5,471.31
03/10/05	SALE	C	19,350 -	BIO HEAL LABORATORIES INCORPORATED	3.0500		58,996.99
03/11/05	SALE	C	4,500 -	BIO HEAL LABORATORIES INCORPORATED	3.0600		13,751.03



INTRODUCED BY
STERNE AGE & LEACH, INC.
205-414-7305

CARRIED BY
STERNE AGE & LEACH, INC.
IN ESTABLISHED SINCE 1981
205-414-7305

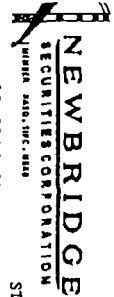


Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: N844
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant Is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: THERESA A PINDER
SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/14/05	SALE	C	22,300 -	BIO HEAL LABORATORIES INCORPORATED	4.2000		93,638.31
03/14/05	SALE	C	8,000 -	BIO HEAL LABORATORIES INCORPORATED	3.2500		25,990.64
03/15/05	SALE	C	6,300 -	BIO HEAL LABORATORIES INCORPORATED	4.2750		26,913.08
03/16/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	4.7500		118,727.45
03/16/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	4.8500		121,245.88
03/17/05	SALE	C	56,768 -	BIO HEAL LABORATORIES INCORPORATED	5.3040		301,088.74
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	5.7812		144,506.60
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	5.8712		146,775.02
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	5.9718		149,289.94
03/18/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	6.1612		154,024.77
03/18/05	SALE	C	1,000 -	BIO HEAL LABORATORIES INCORPORATED	6.2700		6,269.78
03/21/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	6.5012		162,505.98
03/21/05	SALE	C	25,000 -	BIO HEAL LABORATORIES INCORPORATED	6.6012		165,024.40
03/21/05	SALE	C	10,300 -	BIO HEAL LABORATORIES INCORPORATED	6.6529		68,522.54



INTRODUCED BY
STERNE AGEER CAPITAL MARKETS, INC.
205-414-7301

934-334-3450

CARRIED BY
STERNE AGEER & LEACH, INC. SPC
INVESTMENT SERVICES 1901
205-414-7303

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: THERESA A PINDER

SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/21/05	PURCHASE	C	7,500	BIO HEAL LABORATORIES INCORPORATED	6.8040	51,048.50	
03/22/05	SALE	C	18,500	BIO HEAL LABORATORIES INCORPORATED	6.9500		128,552.14
03/22/05	PURCHASE	C	4,650	BIO HEAL LABORATORIES INCORPORATED	6.9564	32,365.76	
03/22/05	PURCHASE	C	2,500	BIO HEAL LABORATORIES INCORPORATED	7.2320	18,080.00	
03/22/05	SALE	C	200	BIO HEAL LABORATORIES INCORPORATED	7.0400		1,407.95
03/23/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	7.3412		183,505.27
03/23/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	7.4612		186,523.67
03/23/05	SALE	C	22,200	BIO HEAL LABORATORIES INCORPORATED	7.5613		167,855.16
03/24/05	PURCHASE	C	200,000	BIO HEAL LABORATORIES INCORPORATED	8.3401	1,668,048.50	
03/24/05	SALE	C	75,000	BIO HEAL LABORATORIES INCORPORATED	7.8004		584,991.65
03/24/05	SALE	C	13,300	BIO HEAL LABORATORIES INCORPORATED	8.0270		106,755.49
SUB TOTALS						<u>1,769,642.76</u>	<u>3,190,433.05</u>
TOTALS						<u>1,769,642.76</u>	<u>3,190,433.05</u>



954-334-3430

INTRODUCED BY
STERNE AGEER CAPITAL MARKETS, INC.
205-414-7301

CARRIED BY
STERNE AGEER & LEACH, INC.
NEW BRIDGE SECURITIES CORPORATION
205-414-7305

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: TERESA A PINDER
OTHER ACTIVITY

Page 5 of 5

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	DEBIT	CREDIT
03/14/05	PURCHASE	C		SALI INSURED MONEY MKT	73,650.56	
03/15/05	PURCHASE	C		SALI INSURED MONEY MKT	58,996.99	
03/16/05	PURCHASE	C		SALI INSURED MONEY MKT	13,751.03	
03/17/05	PURCHASE	C		SALI INSURED MONEY MKT	240,814.83	
03/18/05	PURCHASE	C		SALI INSURED MONEY MKT	26,913.08	
03/21/05	PURCHASE	C		SALI INSURED MONEY MKT	118,727.46	
03/22/05	PURCHASE	C		SALI INSURED MONEY MKT	301,069.74	
03/22/05	SALE	C		SALI INSURED MONEY MKT		833,922.59
03/23/05	PURCHASE	C		SALI INSURED MONEY MKT	1,383,798.88	
03/24/05	PURCHASE	C		SALI INSURED MONEY MKT	345,607.16	
03/28/05	PURCHASE	C		SALI INSURED MONEY MKT	129,960.09	
03/30/05	SALF	C		SALI INSURED MONEY MKT		438,417.26
	TOTALS				<u>2,693,288.82</u>	<u>1,272,339.95</u>

END OF STATEMENT



INTRODUCED BY
 STERNE AGEE CAPITAL MARKETS, INC.
 205-414-7301

954-334-3450

CARRIED BY
 STERNE, AGEE & LEACH, INC.
 INVESTMENT SERVICES
 205-414-7305



BELA ENTERPRISES
 ATTN: THERESA A PINDER
 WEST BAY SHOPPING CENTRE
 PO BOX 0812762 STE 146
 BAHAMAS, THE

PDF 1000 41,979 19,998 <<86010998.pdf >>

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NBA4
 Statement Period: 05/01/05 to 05/31/05

Your Investment Consultant is:
 DANIEL KANTROWITZ
 1451 W CYPRESS CREEK RD
 SUITE 200
 FT LAUDERDALE FL 33309
 954 334 3450

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT	0.00	0.00			
MONEY MARKET ACCOUNTS	0.00	0.00			
PRIME CASH TRUST	1,421,295.00	1,423,105.43			2.12%
SALI INSURED MONEY MKT	0.00	0.00			.84%
TOTAL MONEY MARKET FUND VALUE	<u>1,421,295.00</u>	<u>1,423,105.43</u>			
SECURITIES					
COMMON STOCKS	13,624,813.40	5,523,573.00	100.00%	0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	<u>13,624,813.40</u>	<u>5,523,573.00</u>		<u>0.00</u>	<u>0.00</u>
YOUR ACCOUNT NET PORTFOLIO EQUITY	<u>15,046,109.40</u>	<u>6,946,678.43</u>			

INCOME SUMMARY	THIS MONTH	YEAR TO DATE	MONTHLY ACTIVITY SUMMARY	CASH
WITHHOLDING	194.04DR	194.04DR	OPENING BALANCE	0.00
PRIME CASH TRUST	646.80	646.80	ADDITIONS:	
SALI INSURED MONEY MKT	364.38	1,762.38	DIVIDEND & INTEREST RECEIVED	1,011.18
TOTAL INCOME	<u>817.14</u>	<u>2,215.14</u>	OTHER	1,422,288.25
			DEDUCTIONS:	
			MONEY MARKET PURCHASES	1,423,105.43
			DIVIDEND & INTEREST CHARGED	194.04
			CLOSING BALANCE	<u>0.00</u>

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 NEWBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STARTING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.NEWBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NBS4
 Statement Period: 05/01/05 to 05/31/05

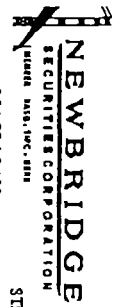
Your Investment Consultant Is:
 DANIEL KANTROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER

Page 2 of 3

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,467,792	BIO HEAL LABORATORIES INCORPORATED	BHLL	1.5000	5,201,598.00	unavailable	UNABLE TO ESTIMATE	
214,650	BIO HEAL LABORATORIES INCORPORATED	BHLL	1.5000	321,975.00	1,769,542.76	1,447,567.76-	
	TOTAL COMMON STOCKS			5,523,573.00		1,447,567.76-	
	TOTAL SECURITIES VALUE			5,523,573.00		1,447,567.76-	

DATE	TRANSACTION	QUANTITY	DESCRIPTION	DEBIT	CREDIT
05/19/05	DIVIDEND		PRIME CASH TRUST		645.80
			051905 1,422,652.67000		
05/19/05	MRA TAX		PRIME CASH TRUST	194.04	
			SUB TOTALS	194.04	645.80
05/12/05	INTEREST		SAL INSURED DEPOSITS		364.39
			APYE .8503		
			SUB TOTALS		364.38
	TOTALS			194.04	1,011.18



INTRODUCED BY
STERNE AGE & LEACH INC. SPC
954-334-3450
205-414-7301

CARRIED BY
STERNE AGE & LEACH INC. SPC
INVESTMENT SINCE 1991
205-414-7305

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBAD
Statement Period: 05/01/05 to 05/31/05

Your Investment Consultant is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: THERESA A PINDER
OTHER ACTIVITY

Page 3 of 3

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	DEBIT	CREDIT
05/12/05	SALE	C		SALI INSURED MONEY MKT		1,422,288.29
	TOTALS					<u>1,422,288.29</u>
	MONEY MARKET SUMMARY					
	DESCRIPTION					
				PURCHASE		REDEMPTION
05/12/05	PURCHASE			PRIME CASH TRUST	1,422,288.29	
05/13/05	PURCHASE			PRIME CASH TRUST	364.38	
05/19/05	REINVEST DIV			PRIME CASH TRUST	452.76	
	TOTALS				<u>1,423,105.43</u>	

END OF STATEMENT



954.334.3450

INTRODUCED BY
STERNE AOBEE CAPITAL MARKETS, INC.
205-414-7301

CARRIED BY
STERNE AOBEE & LEACH, INC.
INVESTMENTS SINCE 1991
205-414-7305



PDF 197.00 00 44.288 18.188
BELA ENTERTAINMENT
ATTN: THERESA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX CB12762 STE 146
BAHAMAS, THE

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 06/01/05 to 06/30/05

Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W CYPRESS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT	0.00	0.00		0.00	0.00
MONEY MARKET ACCOUNTS	1,423,105.43	1,424,726.78		0.00	2.27%
PRIME CASH TRUST	5,523,573.00	4,787,096.60	100.00%	0.00	0.00
SECURITIES	5,523,573.00	4,787,096.60		0.00	0.00
COMMON STOCKS					
TOTAL PORTFOLIO SECURITY VALUE					
YOUR ACCOUNT NET PORTFOLIO EQUITY	<u>6,946,678.43</u>	<u>6,211,823.38</u>			

INCOME SUMMARY	THIS MONTH	YEAR TO DATE	MONTHLY ACTIVITY SUMMARY	CASH
WITHHOLDING	694.87DR	888.91DR	OPENING BALANCE	0.00
PRIME CASH TRUST	2,316.22	2,963.02	ADDITIONS:	2,316.22
SALI INSURED MONEY MKT	1,762.38	1,762.38	DIVIDEND & INTEREST RECEIVED	694.87
TOTAL INCOME	<u>1,621.35</u>	<u>3,896.49</u>	DEDUCTIONS:	0.00
			MONEY MARKET PURCHASES	1,621.35
			DIVIDEND & INTEREST CHARGED	694.87
			CLOSING BALANCE	<u>0.00</u>

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 NEWBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STATING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.NEWBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: N8A4
 Statement Period: 06/01/05 to 06/30/05

Your Investment Consultant Is:
 DANIEL KANITROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER

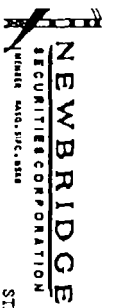
Page 2 of 2

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,467,732	BIO HEAL LABORATORIES INCORPORATED	BHLL	1.3000	4,508,051.60	unavailable	UNABLE TO ESTIMATE	
214,650	BIO HEAL LABORATORIES INCORPORATED	BHLL	1.3000	279,045.00	1,769,542.76	1,490,497.76	
	TOTAL COMMON STOCKS			4,787,096.60		1,490,497.76	
	TOTAL SECURITIES VALUE			4,787,096.60		1,490,497.76	

DATE	TRANSACTION	QUANTITY	DESCRIPTION	DEBIT	CREDIT
06/16/05	DIVIDEND		PRIME CASH TRUST		2,316.22
06/16/05	NRA TAX		061605 1,423,105.43000	694.87	
			PRIME CASH TRUST	694.87	
			SUB TOTALS	694.87	2,316.22
			TOTALS	694.87	2,316.22

DATE	TRANSACTION	DESCRIPTION	PURCHASE	REDEMPTION
06/16/05	REINVEST DIV	PRIME CASH TRUST	1,621.35	
		TOTALS	1,621.35	

END OF STATEMENT



954-334-3450

INTRODUCED BY STERNE AGEE CAPITAL MARKETS, INC. 205-414-7301

CARRIED BY STERNE AGEE & LEACH, INC. SIPC INVESTMENT'S SINCE 1992 205-414-7305

BELA ENTERPRISES ATTN: THERESA A PINDER WEST BAY SHOPPING CENTRE PO BOX CB12762 STE 146 BAHAMAS, THE

Account Number: 29901325 Taxpayer ID Number: PLEASE PROVIDE Branch Code: NBA4 Statement Period: 07/01/05 to 07/31/05

Your Investment Consultant Is: DANIEL KANTROWITZ 1451 W CYPRRESS CREEK RD SUITE 200 FT LAUDERDALE FL 33309 954 334 3450

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT	0.00	0.00		0.00	0.00
MONEY MARKET ACCOUNTS	1,424,726.78	1,426,904.97	100.00%	0.00	0.00
PRIME CASH TRUST SECURITIES	4,787,096.60	1,841,191.00		0.00	0.00
COMMON STOCKS	4,787,096.60	1,841,191.00		0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	<u>4,787,096.60</u>	<u>1,841,191.00</u>		<u>0.00</u>	<u>0.00</u>
YOUR ACCOUNT NET PORTFOLIO EQUITY	<u>6,211,823.38</u>	<u>3,268,095.97</u>			2.37%

INCOME SUMMARY	THIS MONTH	YEAR TO DATE	MONTHLY ACTIVITY SUMMARY	CASH
WITHHOLDING	933.51DR	1,822.42DR	OPENING BALANCE	0.00
PRIME CASH TRUST	3,111.70	6,074.72	ADDITIONS:	3,111.70
SALI INSURED MONEY MKT		1,762.38	DIVIDEND & INTEREST RECEIVED	
TOTAL INCOME	<u>2,178.19</u>	<u>6,014.68</u>	DEDUCTIONS:	2,178.19
			MONEY MARKET PURCHASES	933.51
			DIVIDEND & INTEREST CHARGED	
			CLOSING BALANCE	0.00

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 MEMBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STATING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.MEMBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: HB44
 Statement Period: 07/01/05 to 07/31/05

Your Investment Consultant is:
 DANIEL KANTROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,467,732	BIO HEAL LABORATORIES INCORPORATED	BHLL	.5000	1,733,866.00	unavailable	UNABLE TO ESTIMATE	
214,650	BIO HEAL LABORATORIES INCORPORATED	BHLL	.5000	107,325.00	1,769,542.76	1,662,217.76-	
	TOTAL COMMON STOCKS			1,841,191.00		1,662,217.76-	
	TOTAL SECURITIES VALUE			1,841,191.00		1,662,217.76-	

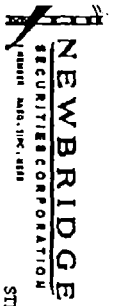
DIVIDEND, INTEREST & INCOME ACTIVITY

DATE	TRANSACTION	QUANTITY	DESCRIPTION	DEBIT	CREDIT
07/21/05	DIVIDEND		PRIME CASH TRUST		3,111.70
07/21/05	NRA TAX		072105 1,424,726.78000	933.51	
			PRIME CASH TRUST	933.51	3,111.70
			SUB TOTALS	933.51	3,111.70
			TOTALS	933.51	3,111.70

MONEY MARKET SUMMARY

DATE	TRANSACTION	DESCRIPTION	PURCHASE	REDEMPTION
07/21/05	REINVEST DIV	PRIME CASH TRUST	2,178.19	
		TOTALS	2,178.19	

END OF STATEMENT



954-334-3450

INTRODUCED BY
STERNE AGEE CAPITAL MARKETS, INC.
205-414-7201

CARRIED BY
STERNE AGEE & LEACH, INC.
INVESTMENT SERVICES
205-414-7205



BELA ENTERPRISES
ATTN: TERESA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX CB12782 STE 148
BAHAMAS, THE

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NBA4
Statement Period: 08/01/05 to 08/31/05

Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W CYPRESS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT	0.00	0.00			
MONEY MARKET ACCOUNTS	1,426,904.97	1,428,775.19			2.61%
PRIME CASH TRUST	1,841,191.00	2,761,786.50	100.00%	0.00	0.00
SECURITIES	1,841,191.00	2,761,786.50		0.00	0.00
COMMON STOCKS					
TOTAL PORTFOLIO SECURITY VALUE					
YOUR ACCOUNT NET PORTFOLIO EQUITY	<u>3,268,095.97</u>	<u>4,190,561.69</u>			

INCOME SUMMARY	THIS MONTH	YEAR TO DATE	MONTHLY ACTIVITY SUMMARY	CASH
WITHHOLDING	801.52DR	2,623.94DR	OPENING BALANCE	0.00
PRIME CASH TRUST	2,671.74	8,746.46	ADDITIONS:	2,671.74
SALI INQUIRED MONEY MKT		1,762.38	DIVIDEND & INTEREST RECEIVED	
TOTAL INCOME	<u>1,870.22</u>	<u>7,884.90</u>	DEDUCTIONS:	1,870.22
			MONEY MARKET PURCHASES	801.52
			DIVIDEND & INTEREST CHARGED	0.00
			CLOSING BALANCE	<u>0.00</u>

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 NEBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STATING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.NEBRIDGSECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NBA4
 Statement Period: 08/01/05 to 08/31/05

Your Investment Consultant Is:
 DANIEL KANTROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER

Page 2 of 2

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,682,382	BIO HEAL LABORATORIES INCORPORATED TOTAL COMMON STOCKS	BHLL	.7500	2,761,786.50	unavailable	UNABLE TO ESTIMATE	
				<u>2,761,786.50</u>			
TOTAL SECURITIES VALUE				<u>2,761,786.50</u>			

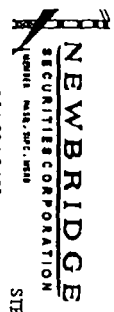
DIVIDEND, INTEREST & INCOME ACTIVITY

DATE	TRANSACTION	QUANTITY	DESCRIPTION	DEBIT	CREDIT
08/18/05	DIVIDEND		PRIME CASH TRUST 081805 1,426,904.97000	801.52	2,671.74
08/18/05	IRA TAX		PRIME CASH TRUST	801.52	2,671.74
SUB TOTALS				<u>801.52</u>	<u>2,671.74</u>
TOTALS				<u>801.52</u>	<u>2,671.74</u>

MONEY MARKET SUMMARY

DATE	TRANSACTION	DESCRIPTION	PURCHASE	REDEMPTION
06/18/05	REINVEST DIV	PRIME CASH TRUST	1,870.22	
TOTALS			<u>1,870.22</u>	

END OF STATEMENT



INTRODUCED BY STERNE AGERE CAPITAL MARKETS, INC. 203-414-7301

954-334-3450

CARRIED BY STERNE AGERE & LEACH, INC. SIPC INVESTMENT SINCE 1981 203-414-7305

PDF 278.00 00 85,773 19,528 <<SA019338.PDF >> BELA ENTERPRISES ATTN THEREGA A PINDER WEST BAY SHOPPING CENTRE PO BOX 0812762 STE 146 BAHAMAS, THE

Account Number: 29901325 Taxpayer ID Number: PLEASE PROVIDE Branch Code: NBA4 Statement Period: 09/01/05 to 09/30/05

Your Investment Consultant is: DANIEL KANTROWITZ 1451 W CYPRUS CREEK RD SUITE 200 FT LAUDERDALE FL 33309 954 334 3450

MONEY MARKET ACCOUNTS

SECURITIES

TOTAL PORTFOLIO SECURITY VALUE 2,761,786.60 1,667,071.90 0.00 0.00

OPENING BALANCE

0.00

PRIME CASH TRUST

2,861.82 11,608.28

DIVIDEND & INTEREST RECEIVED

2,861.82

TOTAL INCOME

2,003.27 9,888.17

MONEY MARKET PURCHASES

2,003.27

CLOSING BALANCE

0.00

IN ACCORDANCE WITH SEC RULE 11AC1-5 AND SEC RULE 11AC1-6 NEWBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STATING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.NEWBRIDGESECURITIES.COM. CLICK ON THE 'SITE MAP TAB', WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325 Your Investment Consultant Is:
 Taxpayer ID Number: PLEASE PROVIDE DANIEL KANTROWITZ
 Branch Code: NBAD
 Statement Period: 09/01/05 to 09/30/05

BELA ENTERPRISES Page 2 of 2
 ATTN: TERESA A PINDER

INCORPORATED

TOTALS		858.55	2,861.82
SUB TOTALS		858.55	2,861.82
091505		1,428,775.19000	

MONEY MARKET SUMMARY

DATE	TRANSACTION	DESCRIPTION	PURCHASE	REDEMPTION
09/15/05	REINVEST DIV	PRIME CASH TRUST	2,003.27	

END OF STATEMENT



Gregg J. Breitbart
General Counsel

November 1, 2005

Robert H. Levensen, Esq.
Regional Trial Counsel
Securities and Exchange Commission
801 Brickell Avenue, 18th Floor
Miami, FL 33131

Re: SEC vs. Bio-Heal Laboratories, Inc.
Case No. 05-21116-Civ-Seitz

Dear Mr. Levensen:

Further to our telephone conversation today, enclosed are additional documents regarding the account of Bela Enterprises, LLC (Account No. 29910325).

Please contact me if you have any questions or need any additional information.

Very truly yours,

Gregg J. Breitbart

Robin F. Bush

From: Weinberg, Arnold [AWeinberg@sterneagee.com]
Sent: Tuesday, November 01, 2005 1:52 PM
To: Robin F. Bush
Subject: 2990-1325 -- Bela Enterprises

Robin,

As per our conversation, please be advised that there was no activity for the above account during the month of April 2005 and therefore there was no monthly statement produced. Please let me know if you need any further information.

Arnold Weinberg
Sterne Agee Clearing
Division of Sterne Agee Capital Markets, Inc.
980 North Federal Highway
Suite 108
Boca Raton, Fl. 33432
561-368-4355
800-264-4863
561-391-9778 (Fax)
aweinberg@sterneagee.com

11/1/2005

NEWB-bh-

NEWB-bh-0379

Account Workbook
Activity

Acct: 2990-1325

Account Information

2990-1325 NBA4
BELA ENTERPRISES

Details

CSI: 4C-Street Name-Hold/Hold All Funds
MMF Code: PCS
Investment Objective: H

Balances

Total Acct Val: 2,354,063.93
Funds Available: 1,433,468.43
MMF Bal: 1,433,468.43

Contact information

Home Phone: 242/544-9936

Date	Unit Type	Acct	Amount	Description	Type	Price	Quantity	Balance
								983.19
10/20/2005	1			PRIME CASH TRUST EDP				1,842.82
10/20/2005	1			PRIME CASH TRUST *				-2,689.97
10/20/2005	1			PRIME CASH TRUST				-1,152.85
09/15/2005	1			PRIME CASH TRUST				2,861.82
09/15/2005	1			091505 428,775.19000				
09/15/2005	1			PRIME CASH TRUST EDP				-2,003.27
09/15/2005	1			PRIME CASH TRUST *				-858.55
08/18/2005	1			PRIME CASH TRUST				2,671.74
08/18/2005	1			081805 426,904.97000				
08/18/2005	1			PRIME CASH TRUST EDP				-1,870.22
08/18/2005	1			PRIME CASH TRUST *				-801.52
07/21/2005	1			PRIME CASH TRUST				3,111.70
07/21/2005	1			072105 424,726.78000				
07/21/2005	1			PRIME CASH TRUST EDP				-2,178.19
07/21/2005	1			PRIME CASH TRUST *				-933.51
06/16/2005	1			PRIME CASH TRUST				2,316.22
06/16/2005	1			061605 423,105.43000				
06/16/2005	1			PRIME CASH TRUST EDP				-1,621.35
06/16/2005	1			PRIME CASH TRUST *				-694.87
05/19/2005	1			PRIME CASH TRUST				646.80
05/19/2005	1			051905 422,652.67000				
05/19/2005	1			PRIME CASH TRUST EDP				-452.76
05/19/2005	1			PRIME CASH TRUST *				-194.04
05/13/2005	1			PRIME CASH TRUST		1.0000		-364.38
05/12/2005	1			PRIME CASH TRUST		1.0000		-1,422,288.29
05/12/2005	1			SALI INSURED MONEY M		1.0000		1,422,288.29
05/12/2005	1			SAL INSURED DEPOSITSEDP				364.38
05/12/2005	1			APYE .8503				
05/10/2005	1			N&A CHG MMSI MMFD				
03/31/2005	1			N&A CHG REST				
03/30/2005	1			SALI INSURED MONEY M		1.0000		438,417.26
03/28/2005	1			SALI INSURED MONEY M		1.0000		-129,960.09
03/24/2005	1	Buy	200,000	BIO HEAL LABORATORIE	BHLL	8.3401	30.00	-1,668,048.50
03/24/2005	1			INCORPORATED				
03/24/2005	1	Sell	-75,000	BIO HEAL LABORATORIE	BHLL	7.8004	30.00	584,991.65
03/24/2005	1			INCORPORATED				
03/24/2005	1	Sell	-13,300	BIO HEAL LABORATORIE	BHLL	8.0270	39.90	106,755.49
03/24/2005	1			INCORPORATED				
03/24/2005	1			SALI INSURED MONEY M		1.0000		-345,607.16
03/23/2005	1	Sell	-25,000	BIO HEAL LABORATORIE	BHLL	7.3412	30.00	183,505.27
03/23/2005	1			INCORPORATED				
03/23/2005	1	Sell	-25,000	BIO HEAL LABORATORIE	BHLL	7.4612	30.00	186,523.67
03/23/2005	1			INCORPORATED				
03/23/2005	1	Sell	-22,200	BIO HEAL LABORATORIE	BHLL	7.5613	28.86	167,855.16
03/23/2005	1			INCORPORATED				
03/23/2005	1			SALI INSURED MONEY M		1.0000		-1,383,798.88
03/22/2005	1	Sell	-18,500	BIO HEAL LABORATORIE	BHLL	6.9500	31.45	128,552.14
03/22/2005	1			INCORPORATED				
03/22/2005	1	Buy	4,650	BIO HEAL LABORATORIE	BHLL	6.9564	29.76	-32,365.76
03/22/2005	1			INCORPORATED				

NEWB-bh-

NEWB-bh-0380

Account Workbook
Activity

Acct: 2990-1325

Date	Account type	Action	Quantity	Description	Symbol	Buy Price	Cost	Amount
							983.19	
03/22/2005	1	Buy	2,500	BIO HEAL LABORATORIE INCORPORATED	BHLL	7.2320	30.00	-18,080.00
03/22/2005	1	Sell	-200	BIO HEAL LABORATORIE INCORPORATED	BHLL	7.0400	30.00	1,407.95
03/22/2005	1			SALI INSURED MONEY M		1.0000		-301,068.74
03/22/2005	1			SALI INSURED MONEY M		1.0000		833,922.69
03/22/2005	1			SAL INSURED DEPOSITSEDP APYE .8503			INT	58.58
03/21/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	6.5012	30.00	162,505.98
03/21/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	6.6012	30.00	165,024.40
03/21/2005	1	Sell	-10,300	BIO HEAL LABORATORIE INCORPORATED	BHLL	6.6529	29.87	68,522.54
03/21/2005	1	Buy	7,500	BIO HEAL LABORATORIE INCORPORATED	BHLL	6.8040	30.00	-51,048.50
03/21/2005	1			SALI INSURED MONEY M		1.0000		-118,727.46
03/18/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	5.7812	30.00	144,506.60
03/18/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	5.8712	30.00	146,775.02
03/18/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	5.9718	30.00	149,289.94
03/18/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	6.1612	30.00	154,024.77
03/18/2005	1	Sell	-1,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	6.2700	30.00	6,269.78
03/18/2005	1			SALI INSURED MONEY M		1.0000		-26,913.08
03/17/2005	1	Sell	-56,768	BIO HEAL LABORATORIE INCORPORATED	BHLL	5.3040	56.77	301,068.74
03/17/2005	1			SALI INSURED MONEY M		1.0000		-240,814.83
03/16/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	4.7500	30.00	118,727.46
03/16/2005	1	Sell	-25,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	4.8500	30.00	121,245.88
03/16/2005	1			SALI INSURED MONEY M		1.0000		-13,751.03
03/15/2005	1	Sell	-6,300	BIO HEAL LABORATORIE INCORPORATED	BHLL	4.2750	31.50	26,913.08
03/15/2005	1			SALI INSURED MONEY M		1.0000		-58,996.99
03/14/2005	1	Sell	-22,300	BIO HEAL LABORATORIE INCORPORATED	BHLL	4.2000	44.60	93,638.31
03/14/2005	1	Sell	-8,000	BIO HEAL LABORATORIE INCORPORATED	BHLL	3.2500	50.00	25,930.64
03/14/2005	1			SALI INSURED MONEY M		1.0000		-73,650.56
03/11/2005	1	Sell	-4,500	BIO HEAL LABORATORIE INCORPORATED	BHLL	3.0600	31.50	13,751.03
03/10/2005	1	Sell	-19,350	BIO HEAL LABORATORIE INCORPORATED	BHLL	3.0500	48.38	58,996.99
03/09/2005	1	Sell	-22,750	BIO HEAL LABORATORIE INCORPORATED	BHLL	3.0000	50.00	68,179.25
03/09/2005	1	Sell	-1,800	BIO HEAL LABORATORIE INCORPORATED	BHLL	3.0500	30.60	5,471.31
03/08/2005	1			BIO HEAL LABORATORIECSS INCORPORATED	BHLL		FRBS	
02/23/2005	1			BIO HEAL LABORATORIERCH INCORPORATED	BHLL		FOREC	
02/23/2005	1			BIO HEAL LABORATORIECSS INCORPORATED	BHLL		TOBBS	
02/22/2005	1		1,000,000	BIO HEAL LABORATORIEPDH INCORPORATED	BHLL		CREC	

NEWB-bh-

NEWB-bh-0381

Account Workbook Activity

Acct: 2990-1325

Date	Account Type	Account	Address	Description	Debit	Credit	Balance	Commission	Rate
02/22/2005	1			BIO HEAL LABORATORIE PDH INCORPORATED		BILL		983.19	
						CREC			



954-334-3430

INTRODUCED BY
STERNE AGE & LEACH, INC.
205-414-7101

CARRIED BY
STERNE AGE & LEACH, INC. **SIPC**
INVESTMENT SINCE 1981
205-414-7105

FOR 053 00 00 42,410 14,888
BELLA ENTERPRISES
ATTN: THEREGA A PINDER
WEST BAY SHOPPING CENTRE
PO BOX CB12762 SITE 146
BAHAMAS, THE

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NE44
Statement Period: 03/01/05 to 03/31/05
Your Investment Consultant is:
DANIEL KANTROWITZ
1451 W CYPRUS CREEK RD
SUITE 200
FT LAUDERDALE FL 33309
954 334 3450

ASSET CATEGORY	PRIOR MONTH VALUE	CURRENT MONTH VALUE	PERCENT OF EQUITY	ESTIMATED ANNUAL INCOME	ESTIMATED CURRENT YIELD
CASH/CASH EQUIVALENT MONEY MARKET ACCOUNTS	0.00	0.00		0.00	0.00
SALE INSURED MONEY MKT * SECURITIES	0.00	1,421,295.00			.84%
COMMON STOCKS	4,000.00	13,624,813.40	100.00%	0.00	0.00
TOTAL PORTFOLIO SECURITY VALUE	4,000.00	13,624,813.40		0.00	0.00
YOUR ACCOUNT NET PORTFOLIO EQUITY	4,000.00	13,046,108.40			

INCOME SUMMARY	THIS MONTH	YEAR TO DATE
SALE INSURED MONEY MKT	404.71	404.71
TOTAL INCOME	404.71	404.71

MONTHLY ACTIVITY SUMMARY	CASH
OPENING BALANCE	0.00
ADDITIONS:	
SALE OF SECURITIES	3,190,483.06
DIVIDEND & INTEREST RECEIVED	58.56
OTHER	1,272,339.85
DEDUCTIONS:	
PURCHASES	1,769,542.76
OTHER	2,693,288.82
CLOSING BALANCE	0.00

IN ACCORDANCE WITH SEC RULE 11A1-5 AND SEC RULE 11A1-6 MEMBRIDGE SECURITIES CORPORATION EXECUTION REPORTS AND QUARTERLY REPORTS STAYING OUR ORDER ROUTING PRACTICES ARE AVAILABLE FOR REVIEW ON OUR PUBLIC WEBSITE: WWW.MEMBRIDGESECURITIES.COM. CLICK ON THE "SITE MAP TAB", WHICH WILL TAKE YOU TO SEC ORDER DISCLOSURE.

Account Number: 29901325
 Taxpayer ID Number: PLEASE PROVIDE
 Branch Code: NPA4
 Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant is:
 DANIEL KANTROWITZ

BELA ENTERPRISES
 ATTN: THERESA A PINDER

Page 2 of 5

QUANTITY	SECURITY DESCRIPTION	SYMBOL	CURRENT PRICE	CURRENT MARKET VALUE	AVERAGE COST BASIS	UNREALIZED GAIN/LOSS	EST. ANNUAL INCOME
3,467,732	BIO HEAL LABORATORIES INCORPORATED	BHLL	3.7000	12,830,608.40	Unavailable	UNABLE TO ESTIMATE	
214,650	BIO HEAL LABORATORIES INCORPORATED	BHLL	3.7000	794,205.00	1,769,542.76	975,337.76-	
	TOTAL COMMON STOCKS			<u>13,624,813.40</u>		<u>975,337.76-</u>	
	TOTAL SECURITIES VALUE			<u>13,624,813.40</u>		<u>975,337.76-</u>	

DATE	TRANSACTION	QUANTITY	DESCRIPTION	DEBIT	CREDIT
03/22/05	INTEREST		SAL INSURED DEPOSITS		58.58
			APYE .6503		
			SUB TOTALS		<u>58.58</u>
			TOTALS		<u>58.58</u>

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/09/05	SALE	C	22,750	BIO HEAL LABORATORIES INCORPORATED	3.0000		68,179.25
03/09/05	SALE	C	1,800	BIO HEAL LABORATORIES INCORPORATED	3.0500		5,471.31
03/10/05	SALE	C	19,350	BIO HEAL LABORATORIES INCORPORATED	3.0500		58,996.99
03/11/05	SALE	C	4,500	BIO HEAL LABORATORIES INCORPORATED	3.0600		13,751.03

SECURITY TRANSACTION ACTIVITY



INTRODUCED BY
STERNE AGEES CAPITAL MARKETS, INC.
205-414-7201

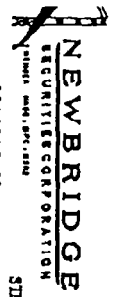
CARRIED BY
STERNE AGEES & LEACH, INC.
INVESTMENT'S SINCE 1981
200-444-7200

Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: NB44
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant Is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: THERESA A PINDER
SECURITY TRANSACTION ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/14/05	SALE	C	22,300	BIO HEAL LABORATORIES INCORPORATED	4.2000		93,638.31
03/14/05	SALE	C	8,000	BIO HEAL LABORATORIES INCORPORATED	3.2500		25,930.64
03/15/05	SALE	C	6,300	BIO HEAL LABORATORIES INCORPORATED	4.2750		26,913.08
03/16/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	4.7500		118,727.46
03/16/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	4.8500		121,245.88
03/17/05	SALE	C	56,768	BIO HEAL LABORATORIES INCORPORATED	5.3040		301,068.74
03/18/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	5.7812		144,506.60
03/18/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	5.8712		146,775.02
03/18/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	5.9718		149,289.94
03/18/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	6.1612		154,024.77
03/18/05	SALE	C	1,000	BIO HEAL LABORATORIES INCORPORATED	6.2700		6,269.78
03/21/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	6.5012		162,505.96
03/21/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	6.6012		165,024.40
03/21/05	SALE	C	10,300	BIO HEAL LABORATORIES INCORPORATED	6.6529		68,522.54



934-334-3430

INTRODUCED BY
STERNE AGER CAPITAL MARKETS, INC.
203-414-7301

CARRIED BY
STERNE AGER & LEACH, INC. SIPC
INVESTMENT SINCE 1981
203-414-7005

ACCOUNT NUMBER: 28801325
TAXPAYER ID NUMBER: PLEASE PROVIDE
BRANCH CODE: 88A4
STATEMENT PERIOD: 03/01/05 TO 03/31/05

YOUR INVESTMENT CONSULTANT IS:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: THERESA A PINDER

Page 4 of 5

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	PRICE	DEBIT	CREDIT
03/21/05	PURCHASE	C	7,500	BIO HEAL LABORATORIES INCORPORATED	6.8040	51,048.50	
03/22/05	SALE	C	18,500	BIO HEAL LABORATORIES INCORPORATED	6.9500		128,552.14
03/22/05	PURCHASE	C	4,650	BIO HEAL LABORATORIES INCORPORATED	6.9564	32,365.76	
03/22/05	PURCHASE	C	2,500	BIO HEAL LABORATORIES INCORPORATED	7.2820	18,080.00	
03/22/05	SALE	C	200	BIO HEAL LABORATORIES INCORPORATED	7.0400		1,407.95
03/23/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	7.3412		183,505.27
03/23/05	SALE	C	25,000	BIO HEAL LABORATORIES INCORPORATED	7.4612		186,523.67
03/23/05	SALE	C	22,200	BIO HEAL LABORATORIES INCORPORATED	7.6513		167,855.16
03/24/05	PURCHASE	C	200,000	BIO HEAL LABORATORIES INCORPORATED	8.3401	1,668,048.50	
03/24/05	SALE	C	75,000	BIO HEAL LABORATORIES INCORPORATED	7.8004		584,991.65
03/24/05	SALE	C	13,300	BIO HEAL LABORATORIES INCORPORATED	8.0270		106,755.49
TOTALS						<u>1,769,542.76</u>	<u>3,190,433.05</u>
						<u>1,769,542.76</u>	<u>3,190,433.05</u>



934-334-3450

INTRODUCED BY
STERNE AGEE CAPITAL MARKETS, INC.
105-14-7101

CARRIED BY
STERNE AGEE & LEACH, INC.
INVESTMENT'S SINCE 1981
208-414-7805



Account Number: 29901325
Taxpayer ID Number: PLEASE PROVIDE
Branch Code: N8A4
Statement Period: 03/01/05 to 03/31/05

Your Investment Consultant Is:
DANIEL KANTROWITZ

BELA ENTERPRISES
ATTN: THERESA A PINDER
OTHER ACTIVITY

DATE	TRANSACTION	LOC	QUANTITY	DESCRIPTION	DEBIT	CREDIT
03/14/05	PURCHASE	C		SALI INSURED MONEY MKT	73,650.56	
03/15/05	PURCHASE	C		SALI INSURED MONEY MKT	58,996.99	
03/16/05	PURCHASE	C		SALI INSURED MONEY MKT	13,751.03	
03/17/05	PURCHASE	C		SALI INSURED MONEY MKT	240,814.83	
03/18/05	PURCHASE	C		SALI INSURED MONEY MKT	26,913.08	
03/21/05	PURCHASE	C		SALI INSURED MONEY MKT	118,727.46	
03/22/05	PURCHASE	C		SALI INSURED MONEY MKT	301,068.74	
03/22/05	SALE	C		SALI INSURED MONEY MKT		833,922.69
03/23/05	PURCHASE	C		SALI INSURED MONEY MKT	1,383,798.88	
03/24/05	PURCHASE	C		SALI INSURED MONEY MKT	345,607.16	
03/26/05	PURCHASE	C		SALI INSURED MONEY MKT	129,960.09	
03/30/05	SALE	C		SALI INSURED MONEY MKT		438,417.26
	TOTALS				<u>2,693,286.82</u>	<u>1,272,339.85</u>

END OF STATEMENT



Account Statement

Date 30-Jun-2005

Customer Name Bela Enterprise Ltd.

Account 01-801-201412-01 Account Description Bela Enterprise Ltd.

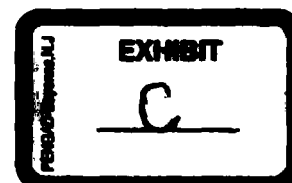
Currency USD

Book Balance 8,655.00

Available Funds 8,655.00

Account Statement from 18-Feb-2005 to 30-Jun-2005

			Opening Balance			0.00
24-Feb-2005	24-Feb-2005	0040978	Intra Account Transfer <i>Trans funds from Escrow at the request of the attorney</i>	150,000.00		150,000.00
25-Feb-2005	25-Feb-2005	0041875	Wire Transfer	-100,000.00	-50.00	49,950.00
01-Mar-2005	01-Mar-2005	0044963	Fee Transaction Account <i>Maintenance Fee</i>		-30.00	49,920.00
01-Mar-2005	01-Mar-2005	0046141	Intra Account Transfer <i>Payment</i>	150,000.00		199,920.00
01-Mar-2005	01-Mar-2005	0046173	Wire Transfer <i>/ROC/Subscription Payment</i>	-150,000.00	-50.00	49,870.00
16-Mar-2005	16-Mar-2005	0056835	Intra Account Transfer <i>Payment</i>	30,000.00		79,870.00
17-Mar-2005	17-Mar-2005	0057647	Wire Transfer	-65,000.00	-50.00	14,820.00
01-Apr-2005	01-Apr-2005	0067186	Fee Transaction Account <i>Maintenance Fee</i>		-30.00	14,790.00
07-Apr-2005	07-Apr-2005	0072579	Intra Account Transfer <i>Incorporation fees and Annual Renewal pymts past due</i>	-6,000.00	-25.00	8,765.00
02-May-2005	02-May-2005	0090750	Fee Transaction Account <i>Maintenance Fee</i>		-30.00	8,735.00
02-May-2005	02-May-2005	0091742	Fee Transaction <i>Minimum Account Balance Fee</i>		-25.00	8,710.00
01-Jun-2005	01-Jun-2005	0118885	Fee Transaction Account <i>Maintenance Fee</i>		-30.00	8,680.00
01-Jun-2005	01-Jun-2005	0120113	Fee Transaction <i>Minimum Account Balance Fee</i>		-25.00	8,655.00
			Closing Balance			8,655.00



OUT

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 1237 050225FCURANCUA00C3479028382

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCU00X
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUSS3300X
BARCLAYS BANK PLC
NEW YORK, NY US

Message Text

20: Sender's Reference
EB00000041875
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dta/Curs/Interbnk Settd Amt
Date : 25 February 2005
Currency : USD (US DOLLAR)
Amount : \$100000.00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$100000.00#
60K: Ordering Customer-Name & Address
BELA ENTERPRISE LTD.
C/O STERLING TRUST (ANGULLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGULLA
57D: Account With Inst -Name & Addr
/FW072000088
COMERICA BANK
LIVONIA
MI
UNITED STATES
5B: Beneficiary Customer-Name & Addr
/1851629673
SITECH
7878 GULL ROAD
RIDGELAND MI 49083
UNITED STATES
71A: Details of Charges
SHA

22

Message Trailer

{MAC:811C22AA}
{CHK:3975F5188DEC}

Interventions

Category : Network Report
Creation Time : 25/02/05 17:37:10
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCUA00C3479028382}(4:{1:77:0502251287}(451:0))

18

out

01/03/05-17:45:59

LocalSwiftAcks-6530-000001

1

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 1245 050301FCURANCUA00X3480028946

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCU00X
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCLUS3300X
BARCLAYS BANK PLC
NEW YORK,NY US

Message Text

20: Sender's Reference
EB000000046173
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dta/Curr/Interbrk Selld Amt
Date : 01 March 2005
Currency : USD (US DOLLAR)
Amount : #150000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : #150000,00#
50K: Ordering Customer-Name & Address
BELA ENTERPRISE LTD.
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
/FW121000368
BANK OF AMERICA, N.A., CA
SAN FRANCISCO
CA
UNITED STATES
59: Beneficiary Customer-Name & Addr
/0894010449
BIO-HEAL LABORATORIES INC.
8925 RIVER BEND DRIVE SUITE 31
HUNTINGTON BEACH CA 92847
UNITED STATES
70: Remittance Information
/ROC/SUBSCRIPTION PAYMENT
71A: Details of Charges
SHA

CN

Message Trailer

{MAC:CD2366EA}
{CHK:63388FE1C88E}

Interventions

Category : Network Report
Creation Time : 01/03/05 17:45:44
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCUA00X3480028946}{4:(177:0503011245){451:0}}

19

FCIB 0233

37

OUT

17/03/05 20:18:48

LocalSwiftActx-0542-000001

1

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 1518 050317FCURANCLIAXXX3482032526

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCLDOXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCLUSS3XXX
BARCLAYS BANK PLC
NEW YORK, NY US

Message Text

20: Sender's Reference
EB000000057847
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Intarbnk Settl'd Amt
Date : 17 March 2005
Currency : USD (US DOLLAR)
Amount : \$65000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$65000,00#
50K: Ordering Customer-Name & Address
BELA ENTERPRISE LTD.
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inet -Name & Addr
#FW072000099
COMERICA BANK
LIVONIA
MI
UNITED STATES
59: Beneficiary Customer-Name & Addr
/1651829873
SITECH
7878 GULL ROAD
RIDGELAND MI 48083
UNITED STATES
71A: Details of Charges
SHA

20

Message Trailer

{MAC:D1303DE8}
{CHK:12BC052640FA}

Interventions

Category : Network Report
Creation Time : 17/03/05 20:18:15
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCLIAXXX3482032526}4:({177:0503171518}{451:0})

20

21



Account Statement

Date 29-Jun-2005

Customer Name Gibson Island Enterprises LLC

Account 01-801-201403-01 Account Description Gibson Island Enterprises LLC

Currency USD

Book Balance 5,010,728.75

Available Funds 5,010,728.75

Account Statement from 18-Feb-2005 to 29-Jun-2005

			Balance Brought Forward			901,025.00
13-Apr-2005	13-Apr-2005	0076920	Wire Transfer	-20,000.00	-50.00	880,975.00
13-Apr-2005	13-Apr-2005	0077182	ExactPay Transfer	-20,000.00	-10.00	860,965.00
14-Apr-2005	14-Apr-2005	0077335	Wire Transfer /ROC/Inv 1677	-2,500.00	-50.00	858,415.00
14-Apr-2005	14-Apr-2005	0077586	EB77182 CANNOT BE PROCESSED	20,000.00		878,415.00
14-Apr-2005	14-Apr-2005	0077656	CHGS ON EB 77182 REVERSED	10.00		878,425.00
14-Apr-2005	14-Apr-2005	0077937	Wire Transfer	-200,000.00	-50.00	678,375.00
21-Apr-2005	21-Apr-2005	0077804	ExactPay Transfer	-20,000.00	-10.00	658,365.00
21-Apr-2005	21-Apr-2005	0081891	Wire Transfer	-290,000.00	-50.00	368,315.00
21-Apr-2005	21-Apr-2005	0082429	ExactPay Transfer	-20,000.00	-10.00	348,305.00
21-Apr-2005	21-Apr-2005	0082747	EB82429 - CANNOT BE PROCESSED	20,000.00		368,305.00
21-Apr-2005	21-Apr-2005	0082748	EB77804 - CANNOT BE PROCESSED	20,000.00		388,305.00
22-Apr-2005	22-Apr-2005	0083951	OTHER BANK FEE EB 81891	-6.25		388,298.75
26-Apr-2005	26-Apr-2005	0086131	IW WIRE B/O FISERV SECURITIES INC LESS CHGS	4,622,490.00		5,010,788.75
02-May-2005	02-May-2005	0090742	Fee Transaction Account Maintenance Fee		-30.00	5,010,758.75
01-Jun-2005	01-Jun-2005	0118876	Fee Transaction Account Maintenance Fee		-30.00	5,010,728.75
			Closing Balance			5,010,728.75



Account Statement

Date 29-Jun-2005

Customer Name Gibson Island Enterprises LLC

Account 01-801-201403-01 Account Description Gibson Island Enterprises LLC

Currency USD

Book Balance 5,010,728.75

Available Funds 5,010,728.75

Account Statement from 18-Feb-2005 to 29-Jun-2005

			Opening Balance			0.00
01-Mar-2005	01-Mar-2005	0044955	Fee Transaction Account Maintenance Fee		-30.00	-30.00
01-Mar-2005	01-Mar-2005	0045611	Fee Transaction Minimum Account Balance Fee		-25.00	-55.00
08-Mar-2005	08-Mar-2005	0051691	Intra Account Transfer	50,000.00		49,945.00
16-Mar-2005	16-Mar-2005	0056907	ExactPay Transfer	-5,000.00	-10.00	44,935.00
21-Mar-2005	21-Mar-2005	0059899	B/O FISERV SECURITIES, INFOR /RFB/CAP OF 05/03/21	811,490.00		856,425.00
21-Mar-2005	21-Mar-2005	0060020	INWARD WIRE FEE EB 59899	-10.00		856,415.00
22-Mar-2005	22-Mar-2005	0057655	Wire Transfer	-35,000.00	-50.00	821,365.00
23-Mar-2005	23-Mar-2005	0060948	Wire Transfer	-200,000.00	-50.00	621,315.00
24-Mar-2005	24-Mar-2005	0062144	Wire Transfer	-200,000.00	-50.00	421,265.00
24-Mar-2005	24-Mar-2005	0062944	B/O FISERV SECURITIES, INFOR /RFB/CAP OF 05/03/24	1,066,000.00		1,487,265.00
29-Mar-2005	29-Mar-2005	0063175	INW WIRE FEES ON EB 62944	-10.00		1,487,255.00
30-Mar-2005	30-Mar-2005	0064022	Intra Account Transfer Return 3/8/05 Investment Loan	-55,000.00	-25.00	1,432,230.00
30-Mar-2005	30-Mar-2005	0064866	Wire Transfer	-175,000.00	-50.00	1,257,180.00
01-Apr-2005	01-Apr-2005	0067178	Fee Transaction Account Maintenance Fee		-30.00	1,257,150.00
04-Apr-2005	04-Apr-2005	0069248	Wire Transfer	-150,000.00	-50.00	1,107,100.00
06-Apr-2005	06-Apr-2005	0071418	Wire Transfer	-200,000.00	-50.00	907,050.00
07-Apr-2005	07-Apr-2005	0072576	Intra Account Transfer Unpaid Incorporation Fees/Renewal Fees 2001-2004	-6,000.00	-25.00	901,025.00
			Balance Carried Forward			901,025.00

Out

22/03/05-09:37:57

LocalSwiftAck-1057-000001

1

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 0437 050322FCURANCUA0003483033602

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCU00X
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUSS300X
BARCLAYS BANK PLC
NEW YORK, NY US

Message Text

20: Sender's Reference
EB000000057668
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dta/Curr/Interbrk Settl'd Amt
Date : 22 March 2005
Currency : USD (US DOLLAR)
Amount : #35000.00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : #35000.00#
60K: Ordering Customer-Name & Address
GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
#FW072000066
COMERICA BANK
LIVONIA
MI
UNITED STATES
59: Beneficiary Customer-Name & Addr
11651629673
SITECH
7878 GULL RD.
RIDGELAND, MICHIGAN
UNITED STATES
71A: Details of Charges
SHA

Message Trailer

{MAC:0CBB1601}
{CHK:330928D54EC1}

Interventions

Category : Network Report
Creation Time : 22/03/05 09:37:31
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCUA0003483033602}[4:-(177:0503220437)[451:0]]

No

82

5

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 0415 050323FCURANCUA00C3483033936

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCU00X
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUSS00X
BARCLAYS BANK PLC
NEW YORK,NY US

Message Text

20: Sender's Reference
EB000000090948
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Cum/Interbnk Settl'd Amt
Date : 23 March 2005
Currency : USD (US DOLLAR)
Amount : \$200000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$200000,00#
50K: Ordering Customer-Name & Address
GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
//FW021200339
FLEET NATIONAL BANK, NYC.
JERSEY CITY
NJ
UNITED STATES
59: Beneficiary Customer-Name & Addr
#4136024425
1 MAX DIRECT INC
51 JFK PARKWAY, FIRST FLOOR
SHORTHILLS, NEW JERSEY
UNITED STATES
71A: Details of Charges
SHA

20

Message Trailer

{MAC:5306495A}
{CHK488752F2ABA5}

Interventions

Category : Network Report
Creation Time : 23/03/05 09:15:07
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCUA00C3483033936}{4:{177.0503230415}{451.0}}

6

8

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 0744 050324FCURANCUA0003483034827

Message Header

SWIFT INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCLDOX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUB3300X
BARCLAYS BANK PLC
NEW YORK, NY US

Message Text

20: Sender's Reference
EB000000082144
22B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dta/Curr/Interbrk Settld Amt
Date : 24 March 2005
Currency : USD (US DOLLAR)
Amount : \$200000.00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$200000.00#
50K: Ordering Customer-Name & Address
GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
/FW021200339
FLEET NATIONAL BANK, NYC.
JERSEY CITY
NJ
UNITED STATES
58: Beneficiary Customer-Name & Addr
/4135024425
I MAX DIRECT INC
51 JFK PARKWAY, FIRST FLOOR
SHORTHILLS, NEW JERSEY
UNITED STATES
71A: Details of Charges
SHA

Handwritten mark

Message Trailer

{MAC:FES2F000}
{CHK:4F875AF8ABA4}

Interventions

Category : Network Report
Creation Time : 24/03/05 12:44:35
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCUA0003483034827}{4:{177:0603240744}{451:0}}

7

30/03/05-18:00:20

LocalSwiftAck-2165-000002

2

Instance Type and Transmission

Notification (Transmission) of Original sent to SWIFT (ACK)
Network Delivery Status : Network Ack
Priority/Delivery : Normal
Message Input Reference : 1200 050330FCURANCUA00C3484035805

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCU00X
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUB3300X
BARCLAYS BANK PLC
NEW YORK,NY US

Message Text

20: Sender's Reference
EB000000064886
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dto/Curr/Interbank Settl'd Amt
Date : 30 March 2005
Currency : USD (US DOLLAR)
Amount : \$175000.00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$175000.00#
50K: Ordering Customer-Name & Address
GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY,ANGUILLA
57D: Account With Inst -Name & Addr
/FW253272855
COASTAL FEDERAL BANK
MYRTLE BEACH
SC
UNITED STATES
59: Beneficiary Customer-Name & Addr
/3363001486
CURFON LAW FIRM PLLC IOLTA
820 MARKET STREET
WILMINGTON, NC
UNITED STATES
71A: Details of Charges
SHA

Message Trailer

{MAC:BF5881F2}
{CHK:1D332E2B974A}

Interventions

Category : Network Report
Creation Time : 30/03/05 18:00:01
Application : SWIFT Interface
Operator : SYSTEM
Text
{1:F21FCURANCUA00C3484035805}{4:{177:0603301200}{451:0}}

8

----- Instance Type and Transmission -----
Copy received from APPLI
Priority/Delivery : Normal
Message Output Reference : 1128 050404ebankLIVE735600001
Date Stored: 04/04/2005

----- Message Header -----
Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCXXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US

----- Message Text -----
20: Sender's Reference
420: EB000000069248
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Interbnk Settld Amt
432A: Date : 04 April 2005
432A: Currency : USD (US DOLLAR)
432A: Amount : \$150000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$150000,00#
50K: Ordering Customer-Name & Address
450K: GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
//FWO26009593
BANK OF AMERICA, N.A., NY
NEW YORK
NY
UNITED STATES
59: Beneficiary Customer-Name & Addr
/005504184456
WARREN HANSEN
BOCA RATON
FLORIDA
UNITED STATES
71A: Details of Charges
SHA

9

----- Instance Type and Transmission -----

Copy received from APPLI
Priority/Delivery : Normal
Message Output Reference : 1008 050406ebankLIVE8142000001
Date Stored: 06/04/2005

----- Message Header -----

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCUXXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US

----- Message Text -----

20: Sender's Reference
420: EB000000071418
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Interbnk Settl'd Amt
432A: Date : 06 April 2005
432A: Currency : USD (US DOLLAR)
432A: Amount : \$200000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$200000,00#
50K: Ordering Customer-Name & Address
450K: GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
//FW021200339
FLEET NATIONAL BANK, NYC.
JERSEY CITY
NJ
UNITED STATES
59: Beneficiary Customer-Name & Addr
/4135024425
I MAX DIRECT INC
51 JFK PARKWAY, FIRST FLOOR
SHORTHILLS, NEW JERSEY
UNITED STATES
71A: Details of Charges
SHA

10

Instance Type and Transmission

Copy received from APPLI
Priority/Delivery : Normal
Message Output Reference : 2014 050413ebankLIVE0215000001
Date Stored: 13/04/2005

Message Header

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCOXXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US

Message Text

20: Sender's Reference
#20: EB000000076920
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Interbnk Settlid Amt
#32A: Date : 13 April 2005
#32A: Currency : USD (US DOLLAR)
#32A: Amount : #20000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : #20000,00#
50K: Ordering Customer-Name & Address
#50K: GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account with Inst -Name & Addr
//FW111000025
BANK OF AMERICA, N.A., TX
DALLAS
TX
UNITED STATES
59: Beneficiary Customer-Name & Addr
/004791741564
IMA ADVISORS, INC.
HOUSTON
TEXAS
UNITED STATES
71A: Details of Charges
SHA



----- Instance Type and Transmission -----
Copy received from APPLI
Priority/Delivery : Normal
Message Output Reference : 0946 050414ebankLIVE0294000001
Date Stored: 14/04/2005

----- Message Header -----
Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCOXXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US

----- Message Text -----
20: Sender's Reference
420: EB000000077335
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Interbnk Settl'd Amt
432A: Date : 14 April 2005
432A: Currency : USD (US DOLLAR)
432A: Amount : #2500,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : #2500,00#
50K: Ordering Customer-Name & Address
450K: GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
56A: Intermediary Institution - BIC
BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US
57A: Account With Institution - BIC
FCIBTCGPXXX
FIRSTCARIBBEAN INTERNATIONAL BANK (BAHAMAS) LIMITED, TURKS AND CAIC
OS
PROVIDENCIALES TC
59: Beneficiary Customer-Name & Addr
/1587932
SECURE HOSTING LTD.
PO BOX CB-13862
NASSAU
BAHAMAS
70: Remittance Information
/ROC/INV 1677
71A: Details of Charges
SHA

12

FCIB 0289

----- Instance Type and Transmission -----

Copy received from APPLI
Priority/Delivery : Normal
Message Output Reference : 1813 050414ebankLIVE0501000001
Date Stored: 14/04/2005

----- Message Header -----

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCXXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARC0533XXX
BARCLAYS BANK PLC
NEW YORK, NY US

----- Message Text -----

20: Sender's Reference
420: EB000000077937
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Interbnk Settl'd Amt
432A: Date : 14 April 2005
432A: Currency : USD (US DOLLAR)
432A: Amount : \$200000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$200000,00#
50K: Ordering Customer-Name & Address
450K: GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
//FW021200339
FLEET NATIONAL BANK, NYC.
JERSEY CITY
NJ
UNITED STATES
59: Beneficiary Customer-Name & Addr
/4135024425
I MAX DIRECT INC
51 JFK PARKWAY, FIRST FLOOR
SHORTHILLS, NEW JERSEY
UNITED STATES
71A: Details of Charges
SHA

13

----- Instance Type and Transmission -----

Copy received from APPLI
Priority/Delivery : Normal
Message Output Reference : 1012 050421ebankLIVE1749000001
Date Stored: 21/04/2005

----- Message Header -----

Swift INPUT : FIN 103 Single Customer Credit Transfer
Sender : FCURANCXXX
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN
Receiver : BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US

----- Message Text -----

20: Sender's Reference
420: EB000000081891
23B: Bank Operation Code
CRED
23E: Instruction Code
BONL
32A: Val Dte/Curr/Interbnk Settl'd Amt
432A: Date : 21 April 2005
432A: Currency : USD (US DOLLAR)
432A: Amount : \$290000,00#
33B: Currency/Instructed Amount
Currency : USD (US DOLLAR)
Amount : \$290000,00#
50K: Ordering Customer-Name & Address
450K: GIBSON ISLAND ENTERPRISES LLC
C/O STERLING TRUST (ANGUILLA) LTD.
AIRPORT ROAD
THE VALLEY, ANGUILLA
57D: Account With Inst -Name & Addr
//SC309664
LLOYDS TSB BANK PLC.
LONDON
UNITED KINGDOM
59: Beneficiary Customer-Name & Addr
/01259160
TREFAN FABRICATIONS LIMITED
7 LEONARD STREET
LONDON
UNITED KINGDOM
71A: Details of Charges
SHA

14

BM+ SWIFT Message Report - 103 : Single Customer Credit Trf (Incoming).

BM+ Unique Message No.	7130
Other Party	BARCUS33XXX BARCLAYS BANK PLC 222 BROADWAY NEW YORK,NY 10038 UNITED STATES
20_0 :Sender's Reference	0748600080IL
23B_0:Bank Operation Code	CRED
32A_0:Value Date	03/21/2005
32A_1:Currency	USD
32A_2:Amount	Original Value:811,490.00 811,490.00
50K_0:Account	000066911524
50K_1:Name & Address	FISERV SECURITIES, INCORPORATED MAIN OPERATING ACCOUNT PHILADELPHIA PA 19103-
52A_1:BIC	CHASUS33XXX JPMORGAN CHASE BANK 4 NEW YORK PLAZA FLOOR 15 NEW YORK,NY 10004 UNITED STATES
59_0 :Account	0180120140301 GIBSON ISLAND ENTERPRISES LLC C A GIBSON ISLAND ENTERPRISES
59_1 :Name & Address	GIBSON ISLAND ENTERPRISES LLC
70_0 :Remittance Information	RFBCAP OF 050321 ABA 050038656 FIRST CURACAO INTERNA TIONAL BANK SWIFT CODE FCURANCU
71A_0:Details of Charges	SHA
Credit Narrative 1	B/O FISERV SECURITIES, INCORPORATED
Credit Narrative 2	FOR /RFB/CAP OF 05/03/21
Credit Account	01/801/201403/01
Credit Amount	811,490.00
Credit Transaction Ref.	0748600080
Debit Narrative 1	B/O FISERV SECURITIES, INCORPORATED
Debit Narrative 2	FOR GIBSON ISLAND ENTERPRISES LLC
Debit Narrative 3	0748600080IL
Debit Account	01/706/001076/99
Debit Amount	811,490.00
Debit Transaction Ref.	0748600080
Value Date	03/21/2005
History	3/21/2005 20:48:22 SW1 Read in by Gateway 03/21/2005 20:43:22 VIP Message Update 32A_2 811490, changed to: 811490,00

JN

FCIB 0292

15

BM+ SWIFT Message Report - 103 : Single Customer Credit Trf (Incoming).

BM+ Unique Message No. 7601

Other Party **BARCUS33XXX**
BARCLAYS BANK PLC
222 BROADWAY
NEW YORK, NY 10038
UNITED STATES

20_0 :Sender's Reference 0072227083IK

23B_0:Bank Operation Code CRED

32A_0:Value Date 03/24/2005

32A_1:Currency USD

32A_2:Amount Original Value:1,066,000.00
1,066,000.00

50K_0:Account 000066911524

50K_1:Name & Address FISERV SECURITIES, INCORPORATED
MAIN OPERATING ACCOUNT
PHILADELPHIA PA 19103-

52A_1:BIC CHASUS33XXX
JPMORGAN CHASE BANK
4 NEW YORK PLAZA
FLOOR 15
NEW YORK, NY 10004
UNITED STATES

59_0 :Account 0180120140301
GIBSON ISLAND ENTERPRISES LLC
C A GIBSON ISLAND ENTERPRISES

59_1 :Name & Address GIBSON ISLAND ENTERPRISES LLC

70_0 :Remittance Information RFBCAP OF 050324

71A_0:Details of Charges SHA

72_0 :Line 1 Narrative Original Value:TIME14:39

Credit Narrative 1 B/O FISERV SECURITIES, INCORPORATED

Credit Narrative 2 FOR /RFB/CAP OF 05/03/24

Credit Account 01/801/201403/01

Credit Amount 1,066,000.00

Credit Transaction Ref. 0072227083

Debit Narrative 1 B/O FISERV SECURITIES, INCORPORATED

Debit Narrative 2 FOR GIBSON ISLAND ENTERPRISES LLC

Debit Narrative 3 0072227083IK

Debit Account 01/706/001076/99

Debit Amount 1,066,000.00

Debit Transaction Ref. 0072227083

Value Date 03/24/2005

History 3/24/2005 20:52:01 SW1 Read in by Gateway
03/24/2005 20:58:26 Kum Message Update
32A_2
1066000,
changed to:
1066000,00
72_0

JN

FCIB 0293

16

----- Instance Type and Transmission -----
Copy received from SWIFT
Priority : Normal
Message Output Reference : 1225 050406FCURANCUA0003485072665
Correspondent Input Reference : 1225 050406BARCUS33BXXX4207057672
Date Stored: 06/04/2005

OUT

----- Message Header -----
Swift OUTPUT : FIN 103.STP Single Customer Credit Transfer
Sender : BARCUS33XXX
BARCLAYS BANK PLC
NEW YORK, NY US
Receiver : FCURANCU000
FIRST CURACAO INTERNATIONAL BANK N.V.
WILLEMSTAD AN

----- Message Text -----
20: Sender's Reference
#20: 00423270961K
23B: Bank Operation Code
CRED
32A: Val Dte/Curr/Interbnk Settl'd Amt
#32A: Date : 06 April 2005
#32A: Currency : USD (US DOLLAR)
#32A: Amount : \$4622500,##
50K: Ordering Customer-Name & Address
/000066911524
FISERV SECURITIES, INCORPORATED
MAIN OPERATING ACCOUNT
PHILADELPHIA PA 19103-
52A: Ordering Institution - BIC
CHASUS33
JPMORGAN CHASE BANK
NEW YORK, NY US
59: Beneficiary Customer-Name & Addr
#59: /050038656
FIRST CURACAO INTERNATIONAL BANK
70: Remittance Information
/RFB/CAP OF 05/04/06
GIBSON ISLAND ENTERPRISES LLC01 801
201403 01
71A: Details of Charges
SHA
72: Sender to Receiver Information
/TIME/12:23

----- Message Trailer -----
{MAC:398582B6}
{CHK:09F6B659424F}

17

EXHIBIT D
SEC v. Bio-Heal Laboratories, Inc., et al
Case No. 05-21116-CIV-SETTZ/McALLEY
Re.: Summary of Gibson Island's transactions in Bio-Heal securities from the SIPC brokerage account

Date	Account Number	Name_Address_1	Name_Address_2	Submitting Broker	Price	Quantity	Net Amount
3/11/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	-	4,000,000	\$ -
					Transfers-In	4,000,000	\$ -
4/4/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	10.82	217,876	\$ 2,381,855.72
3/24/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	6.02	54,167	\$ 329,422.31
3/28/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	7.05	27,600	\$ 196,553.28
3/29/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	7.69	12,900	\$ 100,241.00
3/30/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	8.17	107,400	\$ 886,335.23
3/31/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	9.19	80,520	\$ 747,139.59
4/1/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	10.35	106,017	\$ 1,107,953.92
					Purchases	606,480	\$ 5,749,501.05
3/16/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	3.68	49,000	\$ 176,707.46
3/17/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	4.28	50,000	\$ 209,693.25
3/18/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	4.75	28,887	\$ 134,334.06
4/4/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	10.86	203,180	\$ 2,184,029.80
3/21/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	4.98	58,950	\$ 290,795.71
3/22/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	5.57	62,700	\$ 345,655.63
3/23/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	6.15	90,100	\$ 548,711.17
3/24/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	6.74	75,100	\$ 501,090.59
3/28/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	7.18	58,100	\$ 412,726.12
3/29/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	7.56	86,200	\$ 645,547.01
3/30/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	8.16	375,000	\$ 3,029,294.14
3/31/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	8.96	277,900	\$ 2,465,217.19
4/1/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	10.29	378,466	\$ 3,853,651.84
4/7/2005	68000999	GIBSON ISLAND ENTERPRISES LLC	ATTN MCNAIR NEWTON MANAGER	0632	6.36	53,200	\$ 334,970.80
					Sales	1,846,783	\$ 15,132,424.37
					Profit	-	\$ 9,382,923.32
					Ending Balance of Shares	2,759,697	\$ -

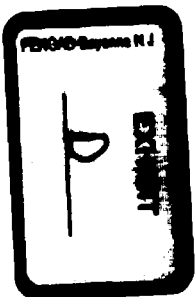


EXHIBIT E
SEC v. Bio-Heal Laboratories, Inc., et al
Case No. 05-21116-CIV-SEITZ/MCALLEY
Re.: Summary of Belas's transactions in Bio-Heal securities from the Newbridge brokerage account

Date	Account Number	Name_Address_1	Name_Address_2	Submitting Broker	Price	Quantity	Net Amount
2/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ -	4,000,000	\$ -
Transfers-In							\$ 4,000,000
3/21/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.80	7,500	\$ 51,048.50
3/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.96	4,650	\$ 32,365.76
3/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 7.23	2,500	\$ 18,080.00
3/24/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 8.34	200,000	\$ 1,668,048.50
Purchases							\$ 2,146,50
3/9/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 3.00	22,750	\$ 68,179.25
3/9/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 3.05	1,800	\$ 5,471.31
3/10/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 3.05	19,350	\$ 58,996.99
3/11/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 3.06	4,500	\$ 13,751.03
3/14/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 4.20	22,300	\$ 93,638.31
3/14/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 3.25	8,000	\$ 25,930.64
3/15/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 4.28	6,300	\$ 26,913.08
3/21/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.50	25,000	\$ 162,505.98
3/21/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.60	25,000	\$ 165,024.40
3/21/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.65	10,300	\$ 68,522.54
3/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.95	18,500	\$ 128,552.14
3/16/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 4.75	25,000	\$ 118,727.46
3/16/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 4.85	25,000	\$ 121,245.88
3/17/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 5.30	56,768	\$ 301,068.74
3/18/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 5.78	25,000	\$ 144,506.60
3/18/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 5.87	25,000	\$ 146,775.02
3/18/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 5.97	25,000	\$ 149,289.94
3/18/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.16	25,000	\$ 154,024.77
3/18/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 6.27	1,000	\$ 6,269.78
3/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 7.04	200	\$ 1,407.95
3/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 7.34	25,000	\$ 183,505.27
3/22/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 7.46	25,000	\$ 186,523.67
3/23/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 7.56	22,200	\$ 167,855.16
3/24/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 7.80	75,000	\$ 584,991.65
3/24/2005	29901325-1	BELA ENTERPRISES	ATTN THERESA A PINDER	0750	\$ 8.03	13,300	\$ 106,755.49
Sales							\$ 532,268
Profit							\$ 3,190,433.05
Ending Balance of Shares							\$ 3,682,382
Profit							\$ 1,420,890.29

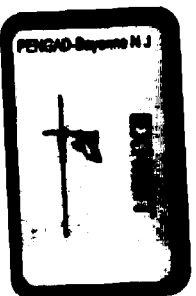


EXHIBIT 6



U.S. Securities and Exchange Commission

Division of Enforcement

Prejudgment Interest Report

Bela Enterprises Prejudgment Interest

Quarter Range	Annual Rate	Period Rate	Quarter Interest	Principal+Interest
Violation Amount				\$1,420,890.89
04/01/2005-06/30/2005	6%	1.5%	\$21,313.36	\$1,442,204.25
07/01/2005-09/30/2005	6%	1.5%	\$21,633.06	\$1,463,837.31
10/01/2005-12/31/2005	7%	1.75%	\$25,617.15	\$1,489,454.46
01/01/2006-02/28/2006	7%	1.17%	\$17,376.97	\$1,506,831.43
Prejudgment Violation Range			Quarter Interest Total	Prejudgment Total
04/01/2005-02/28/2006			\$85,940.54	\$1,506,831.43

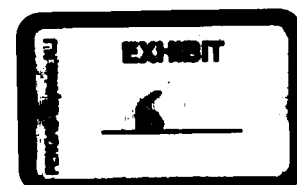


EXHIBIT 7



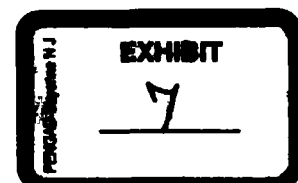
U.S. Securities and Exchange Commission

Division of Enforcement

Prejudgment Interest Report

Gibson Island Enterprises Prejudgment Interest

Quarter Range	Annual Rate	Period Rate	Quarter Interest	Principal+Interest
Violation Amount				\$9,382,923.32
05/01/2005-06/30/2005	6%	1%	\$93,829.23	\$9,476,752.55
07/01/2005-09/30/2005	6%	1.5%	\$142,151.29	\$9,618,903.84
10/01/2005-12/31/2005	7%	1.75%	\$168,330.82	\$9,787,234.66
01/01/2006-02/28/2006	7%	1.17%	\$114,184.40	\$9,901,419.06
Prejudgment Violation Range			Quarter Interest Total	Prejudgment Total
05/01/2005-02/28/2006			\$518,495.74	\$9,901,419.06



UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

CASE NUMBER: 05-21116-CIV-SEITZ/McALILEY

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

BIO-HEAL LABORATORIES, INC.

Defendant,

MRMG HOLDINGS, INC., KESS ASSOCIATES, INC.,
ICOR, INC., BELA ENTERPRISES, LLC, AND
GIBSON ISLAND ENTERPRISES, LLC,

Relief Defendants.

**DEFAULT FINAL JUDGMENT OF DISGORGEMENT AND
OTHER RELIEF AGAINST RELIEF DEFENDANT ICOR, INC.**

THIS MATTER is before the Court on the Motion of Plaintiff Securities and Exchange Commission for Default Final Judgments of Disgorgement and Other Relief Against Relief Defendants Icor, Inc., Bela Enterprises LLC, and Gibson Island Enterprises, LLC (D.E. ____). Having considered the motion and the record in the case, the Court enters the following Default Final Judgment of Disgorgement and Other Relief ("Final Judgment") against Icor.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. The Court has personal jurisdiction over Icor and the subject matter of this action. Venue is proper in the Southern District of Florida.
2. Icor was properly served with a summons and a copy of the complaint pursuant to Rule 4 of the Federal Rules of Civil Procedure.

3. As of the date of this Final Judgment, Icor has failed to answer or otherwise file a responsive pleading to the complaint as required by the Federal Rules of Civil Procedure.

4. The Clerk of the Court entered a default against Icor on October 6, 2005. By virtue of its default and its failure to respond to the complaint, the allegations of the complaint were deemed admitted against Icor and the Commission's entitlement to a judgment of disgorgement was established. *Buchanan v. Bowman*, 820 F.2d 359, 361 (11th Cir. 1987); *Miller v. Paradise of Port Richey, Inc.*, 75 F.Supp.2d 1342, 1346 (M.D. Fla. 1999).

5. Icor is not an infant or incompetent person and has no guardian, committee, conservator, or other such person appearing on its behalf.

6. Through the allegations of the complaint deemed admitted against Icor and evidence submitted in support of its disgorgement motion, the Commission has established that it is entitled to disgorgement of 4 million shares of stock of Defendant Bio-Heal Laboratories, Inc. from Icor.

Accordingly, it is ordered and adjudged as follows:

DEFAULT FINAL JUDGMENT

IT IS ORDERED AND ADJUDGED that the Plaintiff's Motion for Default Final Judgments of Disgorgement and Other Relief Against Relief Defendants Icor, Inc., Bela Enterprises LLC, and Gibson Island Enterprises, LLC is **GRANTED AS TO ICOR**. The Court enters a *Default Final Judgment of Disgorgement and Other Relief* against Icor in the amount of 4 million shares of Bio-Heal stock, representing the amount of ill-gotten gains Icor received due to the conduct alleged in the complaint, for which let execution issue. It is

FURTHER ORDERED AND ADJUDGED that Icor shall, within ten (10) days of the date of this Final Judgment, disgorge the 4 million shares of Bio-Heal stock directly to Bio-Heal,

which, according to Bio-Heal's separately filed consent to Entry of a Final Judgment of Permanent Injunction and Other Relief, Bio-Heal has agreed to cancel upon receipt. Bio-Heal shall immediately notify the Commission when it has received the stock and shall provide the Commission proof of its cancellation of the shares by sending a letter to Robert K. Levenson, Regional Trial Counsel, Securities and Exchange Commission, 1801 Brickell Avenue, Suite 1800, Miami, Florida, 33131, counsel of record in this action for the Plaintiff Securities and Exchange Commission. It is

FURTHER ORDERED AND ADJUDGED that this Court shall retain jurisdiction of this action for all purposes, including the implementation and enforcement of this Default Final Judgment. It is

FURTHER ORDERED AND ADJUDGED that there being no just reason for delay, pursuant to Rule 54(b) of the Federal Rules of Civil Procedure, the Clerk is ordered to enter this Final Judgment forthwith and without further notice.

DONE AND ORDERED in Chambers in Miami, Florida, this ___ day of _____, 2006.

PATRICIA SEITZ
UNITED STATES DISTRICT JUDGE

Copies:
Counsel and *pro se* parties of record

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

CASE NUMBER: 05-21116-CIV-SEITZ/McALILEY

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

BIO-HEAL LABORATORIES, INC.

Defendant,

MRMG HOLDINGS, INC., KESS ASSOCIATES, INC.,
ICOR, INC., BELA ENTERPRISES, LLC, AND
GIBSON ISLAND ENTERPRISES, LLC,

Relief Defendants.

**DEFAULT FINAL JUDGMENT OF DISGORGEMENT AND OTHER
RELIEF AGAINST RELIEF DEFENDANT BELA ENTERPRISES, LLC**

THIS MATTER is before the Court on the Motion of Plaintiff Securities and Exchange Commission for Default Final Judgments of Disgorgement and Other Relief Against Relief Defendants Icor, Inc., Bela Enterprises LLC, and Gibson Island Enterprises, LLC (D.E. ___). Having considered the motion and the record in the case, the Court enters the following Default Final Judgment of Disgorgement and Other Relief (“Final Judgment”) against Bela.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. The Court has personal jurisdiction over Bela and the subject matter of this action. Venue is proper in the Southern District of Florida.
2. Bela was properly served with a summons and a copy of the complaint pursuant to Rule 4 of the Federal Rules of Civil Procedure.

3. As of the date of this Final Judgment, Bela has failed to answer or otherwise file a responsive pleading to the complaint as required by the Federal Rules of Civil Procedure.

4. The Clerk of the Court entered a default against Bela on September 12, 2005. By virtue of its default and its failure to respond to the complaint, the allegations of the complaint were deemed admitted against Bela and the Commission's entitlement to a judgment of disgorgement was established. *Buchanan v. Bowman*, 820 F.2d 359, 361 (11th Cir. 1987); *Miller v. Paradise of Port Richey, Inc.*, 75 F.Supp.2d 1342, 1346 (M.D. Fla. 1999).

5. Bela is not an infant or incompetent person and has no guardian, committee, conservator, or other such person appearing on its behalf.

6. Through the allegations of the complaint deemed admitted against Bela and evidence submitted in support of its disgorgement motion, the Commission has established that it is entitled to disgorgement from Bela of 3,682,382 million shares of stock of Defendant Bio-Heal Laboratories, Inc., plus cash of \$1,420,890.29, and prejudgment interest on that cash of \$85,940.54.

Accordingly, it is ordered and adjudged as follows:

DEFAULT FINAL JUDGMENT

IT IS ORDERED AND ADJUDGED that the Plaintiff's Motion for Default Final Judgments of Disgorgement and Other Relief Against Relief Defendants Icor, Inc., Bela Enterprises LLC, and Gibson Island Enterprises, LLC is **GRANTED AS TO BELA**. The Court enters a Default Final Judgment of Disgorgement and Other Relief against Bela in the amount of 3,682,328 million shares of Bio-Heal stock, and \$1,429,890.29 in cash plus prejudgment interest on the cash of \$85,940.54, all of which represents the amount of ill-gotten gains Bela received due to the conduct alleged in the complaint, for which let execution issue. It is

FURTHER ORDERED AND ADJUDGED that Bela shall, within ten (10) days of the date of this Final Judgment, disgorge the 3,682,328 million shares of Bio-Heal stock directly to Bio-Heal, which, according to Bio-Heal's separately filed consent to Entry of a Final Judgment of Permanent Injunction and Other Relief, Bio-Heal has agreed to cancel upon receipt. Bio-Heal shall immediately notify the Commission when it has received the stock and shall provide the Commission proof of its cancellation of the shares by sending a letter to Robert K. Levenson, Regional Trial Counsel, Securities and Exchange Commission, 1801 Brickell Avenue, Suite 1800, Miami, Florida, 33131, counsel of record in this action for the Plaintiff Securities and Exchange Commission. It is

FURTHER ORDERED AND ADJUDGED that Bela shall pay the \$1,429,890.29 in cash disgorgement and prejudgment interest on that cash of \$85,940.54, or a total of \$1,506,831.43 within ten (10) days of entry of this Final Judgment to the Registry of the Court for the United States District Court for the Southern District of Florida by cashier's check, certified check, or postal money order, under cover of a letter that identifies the name and number of this action and the name of this Court, with a copy to Robert K. Levenson, Esq., Securities and Exchange Commission, 1801 Brickell Avenue, Suite 1800, Miami, Florida, 33131, counsel of record for Plaintiff Securities and Exchange Commission. It is

FURTHER ORDERED AND ADJUDGED that this Court shall retain jurisdiction of this action for all purposes, including the implementation and enforcement of this Default Final Judgment. It is

FURTHER ORDERED AND ADJUDGED that there being no just reason for delay, pursuant to Rule 54(b) of the Federal Rules of Civil Procedure, the Clerk is ordered to enter this Final Judgment forthwith and without further notice.

DONE AND ORDERED in Chambers in Miami, Florida, this ____ day of _____, 2006.

PATRICIA SEITZ
UNITED STATES DISTRICT JUDGE

Copies:
Counsel and *pro se* parties of record

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA
MIAMI DIVISION

CASE NUMBER: 05-21116-CIV-SEITZ/McALILEY

SECURITIES AND EXCHANGE COMMISSION,

Plaintiff,

v.

BIO-HEAL LABORATORIES, INC.

Defendant,

MRMG HOLDINGS, INC., KESS ASSOCIATES, INC.,
ICOR, INC., BELA ENTERPRISES, LLC, AND
GIBSON ISLAND ENTERPRISES, LLC,

Relief Defendants.

**DEFAULT FINAL JUDGMENT OF DISGORGEMENT AND OTHER RELIEF
AGAINST RELIEF DEFENDANT GIBSON ISLAND ENTERPRISES, LLC**

THIS MATTER is before the Court on the Motion of Plaintiff Securities and Exchange Commission for Default Final Judgments of Disgorgement and Other Relief Against Relief Defendants Icor, Inc., Bela Enterprises LLC, and Gibson Island Enterprises, LLC (D.E. ____). Having considered the motion and the record in the case, the Court enters the following Default Final Judgment of Disgorgement and Other Relief (“Final Judgment”) against Gibson Island.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. The Court has personal jurisdiction over Gibson Island and the subject matter of this action. Venue is proper in the Southern District of Florida.
2. Gibson Island was properly served with a summons and a copy of the complaint pursuant to Rule 4 of the Federal Rules of Civil Procedure.

3. As of the date of this Final Judgment, Gibson Island has failed to answer or otherwise file a responsive pleading to the complaint as required by the Federal Rules of Civil Procedure.

4. The Clerk of the Court entered a default against Gibson Island on September 12, 2005. By virtue of its default and its failure to respond to the complaint, the allegations of the complaint were deemed admitted against Gibson Island and the Commission's entitlement to a judgment of disgorgement was established. *Buchanan v. Bowman*, 820 F.2d 359, 361 (11th Cir. 1987); *Miller v. Paradise of Port Richey, Inc.*, 75 F.Supp.2d 1342, 1346 (M.D. Fla. 1999).

5. Gibson Island is not an infant or incompetent person and has no guardian, committee, conservator, or other such person appearing on its behalf.

6. Through the allegations of the complaint deemed admitted against Gibson Island and evidence submitted in support of its disgorgement motion, the Commission has established that it is entitled to disgorgement from Gibson Island of 2,759,697 shares of stock of Defendant Bio-Heal Laboratories, Inc., plus cash of \$9,382,923.32, and prejudgment interest on that cash of \$518,495.74.

Accordingly, it is ordered and adjudged as follows:

DEFAULT FINAL JUDGMENT

IT IS ORDERED AND ADJUDGED that the Plaintiff's Motion for Default Final Judgments of Disgorgement and Other Relief Against Relief Defendants Icor, Inc., Bela Enterprises LLC, and Gibson Island Enterprises, LLC is **GRANTED AS TO GIBSON ISLAND**. The Court enters a Default Final Judgment of Disgorgement and Other Relief against Gibson Island in the amount of 2,759,697 million shares of Bio-Heal stock, and \$9,382,923.32 in cash plus prejudgment interest on the cash of \$518,495.74, all of which represents the amount of

ill-gotten gains Gibson Island received due to the conduct alleged in the complaint, for which let execution issue. It is

FURTHER ORDERED AND ADJUDGED that Gibson Island shall, within ten (10) days of the date of this Final Judgment, disgorge the 2,759,697 million shares of Bio-Heal stock directly to Bio-Heal, which, according to Bio-Heal's separately filed consent to Entry of a Final Judgment of Permanent Injunction and Other Relief, Bio-Heal has agreed to cancel upon receipt. Bio-Heal shall immediately notify the Commission when it has received the stock and shall provide the Commission proof of its cancellation of the shares by sending a letter to Robert K. Levenson, Regional Trial Counsel, Securities and Exchange Commission, 1801 Brickell Avenue, Suite 1800, Miami, Florida, 33131, counsel of record in this action for the Plaintiff Securities and Exchange Commission. It is

FURTHER ORDERED AND ADJUDGED that Gibson Island shall pay the \$9,382,923.32 in cash disgorgement and prejudgment interest on that cash of \$518,495.74, or a total of \$9,901,419.06 within ten (10) days of entry of this Final Judgment to the Registry of the Court for the United States District Court for the Southern District of Florida by cashier's check, certified check, or postal money order, under cover of a letter that identifies the name and number of this action and the name of this Court, with a copy to Robert K. Levenson, Esq., Securities and Exchange Commission, 1801 Brickell Avenue, Suite 1800, Miami, Florida, 33131, counsel of record for Plaintiff Securities and Exchange Commission. It is

FURTHER ORDERED AND ADJUDGED that this Court shall retain jurisdiction of this action for all purposes, including the implementation and enforcement of this Default Final Judgment. It is