



**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
ADMINISTRATIVE AGENCY ACTION NO. 2015-AH-0090**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

vs.

WILLIS-STAFFORD CORPORATION

RESPONDENT

FINAL ORDER

This matter is before the Commissioner of the Department of Financial Institutions (“DFI”), pursuant to KRS 292.470 and 808 KAR 10:225. The Commissioner hereby enters this Final Order against Willis-Stafford Corporation pursuant to KRS Chapter 292, the Securities Act of Kentucky (“the Act”).

FINDINGS OF FACT

1. The DFI is responsible for administering the provisions the Act, as well as any applicable rules, regulations and orders entered pursuant to the Act.
2. The Respondent, Willis-Stafford Corporation, is a Delaware corporation and its principal office is located at 6711 Shirley Avenue, Prospect, KY 40059.
3. Willis-Stafford does not have a certificate of authority to transact business in Kentucky.
4. According to the Delaware Secretary of State’s website, Willis-Stafford’s registered agent for service of process is Incorporating Services, LTD, 3500 S Dupont Hwy, Dover, DE 19901.

5. Willis-Stafford operates a website at www.willis-stafford.com. The website's homepage contains a link labelled "WILLIS-STAFFORD STOCK OFFERING." By clicking on the link, a person is taken to a website page that contains the information in attached exhibit "A."

6. The website's homepage also contains a link labelled "INVESTOR'S STOCK CREDIT." By clicking on the link, a person is taken to a website page that contains a link labelled "PREFERRED-STOCK.COM" and by clicking on that link a person is taken to a website page that contains the information in attached exhibit "B."

7. As shown on attached exhibit "A", Willis-Stafford states that it is currently in the business of producing and marketing:

- (a) a job-employment tabloid with a 85,000 bi-monthly circulation;
- (b) a science and engineering news magazine with a 52,000 monthly circulation; and
- (c) a catering unit with a client base of 150.

8. Willis-Stafford also states that it has expanded its operations to include a subsidiary entitled "Willis-Stafford Productions" which is designed to produce various films and related products for distribution.

9. Willis-Stafford further states that it needs "\$7.2 million to match a USDA Rural Development administration 'backed guarantee' bank loan of \$10.8 million" and that its founders have "\$900,000 available in a combination [sic] 'cash' furniture, and equipment as their share of the costs."

10. Willis-Stafford's statements as set forth in paragraphs seven (7) through nine (9) are not true.

11. On its website, Willis-Stafford also states that it is offering to sell three categories of stock to potential investors:

(a) 350,000 shares of "Class A" at \$25 per share;

(b) 500,000 shares of "Class B" at \$20 per share; and

(c) 400,000 shares of Class B Preferred at \$20 per share payable at 6% interest beginning December 2015.

12. Investors that wish to purchase Willis-Stafford's stock can submit payment as shown on attached exhibit "B."

13. On June 25, 2015, the DFI filed an Administrative Complaint against Willis-Stafford seeking the entry of a cease and desist order for Willis-Stafford's violations of the Act. The Administrative Complaint contained a notice that a written answer with a request for a hearing must be filed with the DFI within twenty (20) days of service of the Administrative Complaint.

14. A copy of the Administrative Complaint was sent to Willis-Stafford's registered agent and to its principal office in Kentucky by certified mail return receipt requested.

15. The signed return receipt for the envelope containing the copy of the Administrative Complaint sent by certified mail to Willis-Stafford's principal office in Kentucky was delivered to the DFI on July 1, 2015. The signature on the return receipt appears to be "Hanford Stafford" and it is dated 6-29-15.

16. The signed return receipt for the envelope containing the copy of the Administrative Complaint sent by certified mail to Willis-Stafford's registered agent was

delivered to the DFI on July 6, 2015. The signature on the return receipt appears to be "Sausha Roberts" and it is dated 6-29-15.

17. On July 6, 2015, the envelope containing a copy of the Administrative Complaint sent by certified mail to Willis-Stafford's principal office in Kentucky was returned to the DFI and labelled "return to sender- refused- unable to forward."

18. On July 22, 2015, the envelope containing a copy of the Administrative Complaint sent by certified mail to Willis-Stafford's registered agent was returned to the DFI and labelled "return to sender- forwarding order expired."

19. More than twenty (20) days have passed since the envelope containing a copy of the Administrative Complaint mailed to Willis-Stafford's principal office was returned to the DFI. Willis-Stafford has not filed a written answer to the Administrative Complaint or requested a hearing.

STATUTORY AUTHORITY

20. KRS 292.470(3)(a) authorizes the DFI's commissioner to issue a final order, after notice and opportunity for a hearing, containing findings of fact and conclusions of law, directing any person that engaged in activity constituting a violation of the Act to cease and desist from the activity.

21. 808 KAR 10:225 Section 2(3) states that if a written answer to the Administrative Complaint is not filed with the DFI, the Commissioner shall enter a final order granting the relief requested in the Administrative Complaint.

CONCLUSIONS OF LAW

22. Pursuant to KRS 292.310(19), the definition of security includes "stock."

23. The stock offered for sale by Willis-Stafford meets the definition of security in KRS 292.310(19).

24. Pursuant to KRS 292.320(1)(b), “[i]t is unlawful for any person, in connection with the offer, sale, or purchase of any security, directly or indirectly, to make any untrue statement of a material fact....”

25. Willis-Stafford violated and continues to violate KRS 292.320 by making untrue statements of material fact as set forth in paragraphs seven (7) through (9) in connection with the offer to sell its stock through its website.

26. Service of the Administrative Complaint on Willis-Stafford was completed on July 6, 2015 pursuant to KRS 13B.050(2). Willis-Stafford did not file a written answer or otherwise request a hearing. Therefore, it is appropriate to enter this Final Order granting the relief requested in the Administrative Complaint.

ORDER

THEREFORE, based upon the foregoing Findings of Fact, Statutory Authority, and Conclusions of Law, the Commissioner **HEREBY ORDERS**:

1. The Respondent, Willis-Stafford, shall **CEASE AND DESIST** from violating KRS 292.320(1)(b) by making untrue statements, as set forth in paragraphs seven (7) through (9) herein, on its website, www.willis-stafford.com, in connection with the offer, sale or purchase of shares of its stock.

2. The Respondent, Willis-Stafford, shall **CEASE AND DESIST** from violating KRS 292.320(1)(b) by making any other untrue statements of material fact on its website, www.willjs-stafford.com, in connection with the offer, sale or purchase of shares of its stock.

3. The Respondent, Willis-Stafford, shall **CEASE AND DESIST** from committing or causing any other violations of and any future violations of the Act.

4. This is a **FINAL AND APPEALABLE ORDER**. The **EFFECTIVE DATE** of this order shall be the date reflected on the certificate of service attached to this order.

IT IS SO ORDERED on this the 9th day of September 2015.



CHARLES A. VICE
COMMISSIONER

NOTICE OF APPEAL RIGHTS

Pursuant to KRS 292.490, you are hereby notified that you have the right to appeal this Final Order of the Commissioner. If you choose to appeal, you must file a written petition asking that the order be modified or set aside in whole or in part with the Franklin Circuit Court within thirty (30) days after entry of this Order. A copy of the petition must be served upon the Commissioner.

Certificate of Service

I hereby certify that a copy of the foregoing **Final Order** was sent by certified mail, return receipt requested on this the 9th day of September, 2015, to:

Willis-Stafford Corporation
6711 Shirley Avenue
Prospect, KY 40059

And hand delivered to:

Simon Berry
Staff Attorney Supervisor
Department of Financial Institutions
1025 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601



Kelly Childers
Department of Financial Institutions



STOCK OFFERING



I. THE ENTERPRISE:

THE WILLIS-STAFFORD CORPORATION IS A KENTUCKY-BASED, "MULTI-PURPOSED," DELAWARE-CHARTERED, [MARCH 2, 2001], "PRIVATE" [NON-PUBLIC] CORPORATION, CURRENTLY IN THE BUSINESS OF PRODUCING AND MARKETING AN 82PP. BI-WEEKLY "JOB-EMPLOYMENT" TABLOID, [CIRCULATION 85,000 BI-MONTHLY]; A "SCIENCE & ENGINEERING" NEWS MAGAZINE [CIRCULATION 52,000 MONTHLY]; A CATERING UNIT WITH A "CLIENT-BASE" OF APPROXIMATELY 150 [CHURCHES, PRIVATE "NON-PROFIT", ORGANIZATIONS; SENIOR-CITIZENS, SPORTS ORGANIZATIONS' AUXILLIARIES, OFF-CAMPUS SECONDARY/POST-SECONDARY ORGANIZATIONS, SCHOOL SYSTEMS, ETC.]

II. THE PRODUCTS:

WILLIS-STAFFORD HAS EXPANDED ITS OPERATIONS TO INCLUDE A SUBSIDIARY ENTITLED: "WILLIS-STAFFORD PRODUCTIONS", DESIGNED TO PRODUCE VARIOUS FILMS & "RELATED PRODUCTS" FOR DISTRIBUTION, I.E., "FULL-LENGTH" FEATURE FILMS, TV-ORIENTED REALITY SHOWS, TV-ORIENTED CHILDREN SHOWS, TV-ORIENTED FAMILY SHOWS, TV AND/OR FILMS' DRAMATIC MINI—SERIES, MUSIC & DANCE VIDEOS, ADS & COMMERCIAL, [DISTRIBUTION OF OLD FILMS, BOOKS, NOVELS, ETC], AND OF COURSE DOCUMENTARIES FOCUSING ON "CURRENT" & "DECEASED" HISTORICAL FIGURES, EVENTS AND MOVEMENTS.

LOCATION OF SUBSIDIARY

WILLIS-STAFFORD PRODUCTIONS' HDQS.[SOUND STAGE] SHALL BE LOCATED ON A ONE-HUNDRED [100] ACRE PLOT OF LAND ALONG THE LANES/ANDREWS HWY IN RURAL WILLIAMSBURG COUNTY, SOUTH CAROLINA, [300-yards west of seaboard rd & the Marlon church rd CROSSROADS on STATE hwy s—45-16]—IN THE HEART OF THE STATE'S TIMBER, "PULPWOOD," COUNTRY—TO BE SITUATED IN A NEWLY-BUILT 48,000 SQ.FT SOUNDSTAGE BUILDING [TO BE ENCIRCLED BY A TWO[2] WAY PAVED ROAD AND A 400-SQ.FT. PARKING LOT]. HERE IS WHERE ALL OF THE COMPANY'S PRODUCTS WILL BE HOUSED, DEVELOPED, MARKETED, DISTRIBUTED, AND THEREBY SOLD.

II. STOCK OFFERING [SEC REGISTERED, APPROVED] "FORM, D" EXEMPT PRIVATE OFFERING

UNITED STATES SECURITIES & EXCHANGE COMMISSION[SEC] INFORMATION

SEC FORM "D"[PRIVATE OFFERING]REGISTRATION

REGISTRANT: WILLIS-STAFFORD CORPORATION

RECEIVING DATE 21-JAN-2014 – 13.04

FILING DATE 21-JAN-2014 – 13.04

EXHIBIT

A

ACCEPTANCE DATE 21-JAN-2014 – 13.05

ACCESSION NUMBER [0001376474-14-000012]

FILE NUMBER(S) [1.021-210416] [1CIK:0001596919]

PROCESSED BY "ADVANCED COMPUTER SOLUTIONS", INC.

70 OFFICE PARKS

PITTSFORD, NEW YORK 14534-1746

PHN. [US] 585-385-3810; FAX [US] 585-385-6822

WILLIS-STAFFORD CORPORATION IS MARKETING 1, 500, 00 SHARES OF STOCK AVAILABLE TO "PRIVATE" PURCHASERS, I.E., ASSET, EQUITY, AND WEALTH MANAGEMENT FIRMS; CITY, COUNTY, AND STATE GOVERNMENTS; FOUNDATIONS, PENSION AND RETIREMENT FUNDS ORGANIZATIONS; AND OF COURSE "PRIVATE" INDIVIDUALS AND/OR LLC., SMALL BUSINESS PROPRIETORS; SMALL, AND LARGE CORPORATIONS.

STOCK CATEGORIES ARE AS FOLLOWS

1. "CLASS A" COMMON [VOTING] SHARES OF STOCK @ \$25. SOLD IN BLOCKS OF 25,000 AND AUTHORIZES A [3-YEAR TERM] "SEAT" ON THE BOARD OF DIRECTORS

- 350, 000 SHARES ARE AVAILABLE [AFTER STOCK SPLITTING]

2."CLASS B" COMMON [NON-VOTING] SHARES OF STOCK AVAILABLE @ \$20

[NOTE]: MOST BUYERS ARE PURCHASING BETWEEN 10,000 AND 15,000 SHARES IN THIS CATEGORY.

- 500,000 SHARES ARE AVAILABLE IN THIS GROUP [DIVIDENDS TO BE DECLARED BEGINNING AT THE END OF 2015 AND AT THE END OF EACH YEAR THEREAFTER]

3."CLASS B" PREFERRED SHARES @ \$20, PAYABLE AT 6% INTEREST BEGINNING IN DECEMBER, 2015

- 400,000 SHARES ARE AVAILABLE IN THIS CATEGORY

IIA. USE OF PROCEEDS

WILLIS-STAFFORD CORPORATION NEEDS \$7.2MILLION [40%] TO MATCH AN USDA RURAL DEVELOPMENT ADMINISTRATION'S "BACKED GUARANTEE" BANK LOAN OF \$10.8MILLION [60%] WHICH TOGETHER TOTALS \$18MILLION [100%] – THE AMOUNT WILLIS-STAFFORD NEEDS TO "UNDERWRITE" CONSTRUCTION [\$8MILLION] AND SUPPORT OPERATING COSTS[\$10MILLION] FOR THREE[3] YEARS.

THE COMPANY'S FOUNDERS CURRENTLY HAVE \$900,000 AVAILABLE IN A COMBINATION "CASH" FURNITURE, AND EQUIPMENT AS THEIR SHARE OF THE COSTS.



COMMON STOCK

PREFERRED STOCK



**** CREDIT CARD CHARGES**

IMPORTANT: [PLEASE NOTE IF YOU ARE AN "ACCREDITED INVESTOR" OR NOT] _____

YES NO

IF, NOT PLEASE COMPLETE THE "ATTACHED" OR DOWNLOAD THE ACCREDITED INVESTORS FORM AND EITHER FAX [520-228-0291], EMAIL [WILLIS-STAFFORD@ATT.NET] OR MAIL TO [WILLIS-STAFFORD CORPORATION, P.O. 471, PROSPECT, KENTUCKY 400S9]

PLEASE INDICATE THE AMOUNT OF STOCK PURCHASES:

COMMON: NUMBER [] SHARES @ \$25 \$ _____ [DIVIDENDS SHALL BE DECLARED TO HOLDERS OF RECORD BEGINNING DECEMBER 30, 2016 AND EACH YEAR- END THEREAFTER]

PREFERRED: NUMBER [] SHARES @ \$20 \$ _____ [INTEREST PAYABLE BEGINNING DECEMBER, 30, 2016 @ 6 % & EACH YEAR- END THEREAFTER]

\$25 \$50 \$100 \$250 \$500 \$1000 [OTHER \$ _____]

NUMBER OF COMMON SHARES PURCHASED

_____ @ \$25 _____

NUMBER AMOUNT TOTAL

NUMBER OF PREFERRED SHARES PURCHASED

_____ @ \$20 _____

NUMBER TOTAL AMOUNT

VISA AMEX MASTER DISCOVER

TOTAL COMMON SHARES...\$ _____

AMOUNT

TOTAL PREFERRED SHARES...\$ _____

AMOUNT

EXHIBIT

B

****PS: SEC RULES ESTABLISHES A 30- DAY "WINDOW" WITHIN A SIX [6] MONTHS PERIOD FOR A FORM D "EXEMPTED" CLOSE CORPORATION SUCH AS WILLIS- STAFFORD TO RAISE ONE- MILLION DOLLARS [\$1 MILLION]. TO RAISE ADDITIONAL CAPITAL, CORPORATIONS SUCH AS THE AFOREMENTIONED ARE "NOT" LIMITED TO THE NUMBER OF OFFERINGS THEY CAN MAKE SO LONG AS THEY ARE "SPACED" VIA SIX [6] MONTHS INTERVALS AND ADVERTISE [OR SOLICIT] FOR THIRTY [30]DAYS.**

TO DETERMINE IF WILLIS-STAFFORD HAS REACHED ITS CURRENT "THRESHOLD" FOR A PARTICULAR 30-DAY WINDOW, IT IS SUGGESTED THAT INTERESTED STOCK PURCHASERS SHOULD CALL FOR AN "UP-DATE" AT (502)-228-7730 OR VIA EMAILING THE COMPANY AT WILLIS-STAFFORD@ATT.NET.

BILLING ADDRESS: _____ **[MR. MS. DR., PRES]**

NAME OF COMPANY/ FIRM _____

STREET # [NO PO BOX] CITY STATE ZIP CODE
EMAIL ADDRESS _____ **BUS. PHONE ()** _____ **FAX ()** _____

TOTAL AMOUNT OF STOCK PURCHASES TO BE PUT ON YOUR CREDIT CARD.....\$ _____

AMEX DISCOVER MASTER VISA **TOTAL AMOUNT**

NAME ON CARD: _____

CARD NUMBER: _____

EXPIRATION DATE: [MONTH] _____ [YEAR] _____

SECURITY CODE ON BACK OF CARD: _____

NOTE: ** [PLEASE BE ADVISED THAT "NOTARIZED " PURCHASED STOCK CERTIFICATES SHALL BE MAILED WITHIN TEN [10] DAYS OR IF YOU PREFER, EMAIL US OR CALL REQUESTING THE SAME, AND A "STOCK PURCHASE" FORM WILL BE MAILED IMMEDIATELY, OR A REPLY MESSAGE SHALL BE INITIATED VIA EMAIL AND ACCOMPANIED BY AN "ATTACHMENT".]

MAILING INFO

**** NOTE: SHOULD YOU PREFER TO FORWARD A CHECK, PLEASE ADDRESS IT AND MAKE IT OUT TO THE WILLIS-STAFFORD CORPORATION FOR \$ _____ FOR _____**

@\$25 COMMON; @\$20 PREFERRED NUMBER OF SHARES

PLEASE ENCIRCLE SECTION(S) \$ _____

TOTAL AMOUNT

PLEASE MAIL ALL FORMS AND A CHECK FOR THE NUMBER OF SHARES OF STOCK PURCHASED TO THE FOLLOWING ADDRESS:

PHYSICAL LOCATION

MAILING ADDRESS

WILLIS-STAFFORD CORPORATION

WILLIS-STAFFORD CORPORATION

6711 SHIRLEY AVENUE

P.O.BOX 471

PROSPECT, KENTUCKY 40059

PROSPECT, KENTUCKY 40059

FAXING INFO: IN ORDER TO "ACCELERATE" OR "SPEED" UP STOCK PURCHASES AND PAYMENTS OPERATIONS, PLEASE FEEL FREE TO FAX FORM TO: (502)-228-0291. HOWEVER, TO USE THIS METHOD, PLEASE "FIRST" REQUEST FORMS VIA THE EMAIL ADDRESS LISTED ABOVE, AND RE-LISTED HERE AGAIN FOR YOUR CONVENIENCE:- WILLIS-STAFFORD@ATT.NET

***** ALSO NOTE: THE SECURITY & EXCHANGE COMMISSION [SEC] HAS APPROVED OUR "FORM D" STOCK CERTIFICATION FOR "PRIVATE PLACEMENTS" SINCE OUR CORPORATION IS DELAWARE- CHARTERED AND A "CLOSE" CORPORATION; ALSO, THE SEC HAS "APPROVED" STOCK-SELLING ADVERTISING [VIA AN AMENDMENT TO THE 1933 LAW PASSED IN 2013].**

ACCREDITED INVESTOR QUESTIONNAIRE FORM

**** PLEASE NOTE THAT THE SECURITIES & EXCHANGE COMMISSION [SEC] REQUIRES THAT A POTENTIAL PURCHASER BE A "QUALIFIED" INVESTOR. PURSUANT TO THIS, PLEASE SEND AN EMAIL REQUESTING THE SAME VIA: WILLIS-STAFFORD@ATT.NET OR CALL (502)-228-7730 AND A FORM WILL BE FORWARDED.**

STATES' STOCK FILING REQUIREMENTS

VARIOUS STATES REQUIRE THAT A SECURITY "SOLD WITHIN THEIR BORDERS" MUST BE "REGISTERED" WITH THEIR SECURITIES COMMISSIONER PRIOR TO [OR AFTER] SUCH SALES, EVEN IF THE SAME HAS RECEIVED A "FORM D" EXEMPTION FROM THE SEC. WILLIS-STAFFORD CORPORATION HAS MET THE LATTER REQUIREMENT, BUT BECAUSE OF AN ADDED EXPENSE, HAS NOT REGISTERED THIS OFFERING IN ALL FIFTY [50] STATES. SOME STATES REQUIRE THIS, WHEREAS SOME OTHERS DO NOT.

IN THIS CONNECTION, AS PREVIOUSLY MENTIONED, DUE TO AN OBVIOUS "EXPENSE," IT WOULD BE "FOLLY" TO REGISTER THIS OFFERING WITH ALL STATES [MOST STATES CHARGE ANYWHERE BETWEEN \$300 AND \$1,200 TO FILE STOCK OFFERINGS FOR SEC'S REG., EXEMPTED, FORM F, S06B STOCKS.] AND ONLY RECEIVE PURCHASES FROM A RELATIVELY "FEW". PLEASE CALL OR USE THE EMAIL ADDRESS ABOVE TO DETERMINE IF YOUR STATE FALLS INTO THIS CATEGORY AND IF WILLIS- STAFFORD CORPORATION'S SECURITIES HAVE BEEN REGISTERED.

A PROCESSING "CHECK" LIST

PS: BEFORE HITTING THE "CREDIT CARD SUBMISSION" BUTTON, PLEASE MAKE SURE THAT YOU, AND/OR YOUR ORGANIZATION HAS FULLY COMPLIED WITH ALL REQUIREMENTS AND AS A "REMINDER", ARE HEREBY LISTED AGAIN FOR YOUR CONVENIENCE:

1) REQUEST AN "ACCREDITED INVESTOR QUESTIONNAIRE" FORM VIA EMAIL OR TELEPHONE

2) SELECT THE TYPE OF STOCK DESIRED: COMMON, OR PREFERRED

3) REQUEST A "STOCK PURCHASE FORM"

4) PLEASE CHECK WITH YOUR STATE'S SECURITIES COMMISSION TO DETERMINE IF THEY REQUIRE A SECURITIES' REGISTRATION, AND IF THEY DO, EMAIL OR TELEPHONE OUR OFFICE EITHER AT WILLIS-STAFFORD@ATT.NET, OR CALL AT(502-228-7730, OUR OFFICE IS OPEN 24/7). IF THAT STATE HAS NOT RECEIVED A WILLIS-STAFFORD CORPORATION'S SECURITY-OFFERING PACKAGE, ONE WILL BE FORWARDED IMMEDIATELY. PLEASE CALL OR EMAIL US BACK TO DETERMINE IF ALL OF THIS HAS BEEN TAKEN CARE OF PLEASE ALLOW THREE [3] DAYS FOR PROCESSING.

S) COMPLETE ALL CREDIT CARD-INFO, OR IF YOU DESIRE, PLEASE MAIL IN YOUR CHECK AND FORMS TO THE ADDRESS LISTED ABOVE.

NOTE: A RECEIPT WILL BE EMAILED TO YOU IMMEDIATELY AFTER PURCHASE. HOWEVER, PLEASE ALLOW TEN [10] DAYS FOR THE PROCESSING AND RECEIPT OF A PHOTO COPY OF THE "NOTARIZED" STOCK CERTIFICATE. PLEASE NOTE THAT THE "ORIGINAL" WILL BE KEPT FOR SAFEKEEPING IN A "LOCKED" VAULT LOCATED AT THE REPUBLIC BANK'S BRANCH IN PROSPECT, KENTUCKY, IN THE EVENT THE ORIGINAL OWNER(S) WANT TO RE-SELL THEM.

ESCROW DIRECT DEPOSIT:

NOTE: STOCK PURCHASERS MAY-IF H/HER CHOOSES--PURCHASE STOCK VIA "DIRECT DEPOSIT" INTO WILLIS-STAFFORD CORPORATION'S "ESCROW'S" 'LOCKED-BOX,' DEPOSIT BANK ACCOUNT. SEE INFORMATION OUTLINED IN THE "STOCK SALES PURCHASING FORM" LISTED HEREIN INCLUDED AS AN ATTACHMENT GIVING BANK'S ACCOUNT AND "ROUTING" NUMBERS.