

DBF B 2002-413

STATE OF FLORIDA
DEPARTMENT OF BANKING AND FINANCE
DIVISION OF BANKING



IN RE:

JOE E. FAIRCHILD, a/k/a
JOSEPH EVERETT FAIRCHILD, JR.,

Admin. Proceeding No. 4146-B-8/02

Respondent.

**DEFAULT FINAL ORDER OF REMOVAL AND PROHIBITION
WITH NOTICE OF RIGHTS**

The State of Florida, Department of Banking and Finance, Division of Banking ("Department"), being authorized and directed to administer and enforce Chapters 655 and 658, Fla. Stat. (2001) ("Fla. Stat."), enters this Default Final Order of Removal and Prohibition with Notice of Rights ("Default Final Order") against Joe E. Fairchild, a/k/a/ Joseph Everett Fairchild, Jr. ("Fairchild"), for violations of Chapter 655 and 658, Fla. Stat., and in support states as follows:

FINDINGS OF FACT

1. On September 26, 2002, the Department issued an Administrative Complaint for Order of Removal and Prohibition with Notice of Rights ("Complaint") against Fairchild. Exhibit A, which is hereby incorporated by reference as if set forth in its entirety.
2. On September 30, 2002, service of the Complaint was perfected on Fairchild. Exhibit B, which is hereby incorporated by reference as if set forth in its entirety.
3. The Complaint included a Notice of Rights which fully advised Fairchild that he had the right, within twenty-one (21) days following receipt of the Complaint, to petition the Department for an administrative hearing concerning the allegations set

forth in the Complaint, and that Fairchild's failure to petition the Department would constitute a waiver of such right.

4. As of the date of the entry of this Default Final Order, Fairchild has failed to petition the Department for an administrative hearing and has failed to file any other document with the Department, including, but not limited to, a request for extension of time pursuant to Rule 28-106.111(2), (4), Fla. Admin. Code (2002). Considering the time to file a petition for hearing has passed, Fairchild has waived all rights to an administrative hearing.

5. The Statements of Fact, as contained in the Complaint, being uncontested by Fairchild, are therefore accepted as true and correct, and are adopted by the Department as the findings of fact of this Default Final Order, and incorporated by reference as if fully set forth in this Default Final Order.

CONCLUSIONS OF LAW

6. As Fairchild has failed to file a petition for hearing within twenty-one (21) days after receipt of the Complaint, Fairchild has waived his right to a hearing pursuant to Rule 28-106.111(4), Fla. Admin. Code (2002).

7. The Conclusions of Law as contained in the Complaint are hereby incorporated by reference as if fully set forth in this Default Final Order, and being uncontested by Respondent, are accepted as true and correct and are adopted by the Department as the conclusions of law of this Default Final Order.

FINAL ORDER

After consideration of the matters addressed in § 655.031(1), Fla. Stat., and based on the foregoing statements of fact and conclusions of law, it is hereby

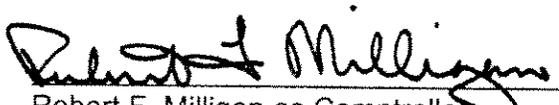
ORDERED that Fairchild is:

1) Removed, for a period of five years commencing from the date of entry of this Default Final Order, from any positions he holds at: a) Peoples State Bank and any subsidiary or service corporation thereof; and b) any other state financial institution, subsidiary or service corporation.

2) Prohibited, for a period of five years commencing from the date of entry of this Default Final Order, from participating in the affairs of: a) Peoples State Bank and any subsidiary or service corporation thereof; and b) any other state financial institution, subsidiary or service corporation.

3) Prohibited, for a period of five years commencing from the date of entry of this Default Final Order, from serving in the capacity of a financial institution-affiliated party, as the term is defined in § 655.005(1)(i), Fla. Stat., or other person participating in the affairs, of: 1) Peoples State Bank and any subsidiary or service corporation thereof; and 2) any other state financial institution, subsidiary, or service corporation.

DONE and ORDERED this 23RD day of October, 2002, at Tallahassee, Florida.


Robert F. Milligan as Comptroller
and Head of the Department of Banking
and Finance

NOTICE OF RIGHTS

ANY PARTY WHO IS ADVERSELY AFFECTED BY THIS DEFAULT FINAL ORDER IS ENTITLED TO JUDICIAL REVIEW PURSUANT TO SECTION 120.68, FLA. STAT. REVIEW PROCEEDINGS ARE GOVERNED BY THE FLORIDA RULES OF APPELLATE PROCEDURE. SUCH PROCEEDINGS ARE COMMENCED BY FILING A NOTICE OF APPEAL WITH THE AGENCY CLERK, DEPARTMENT OF BANKING AND FINANCE, SUITE 526, FLETCHER BUILDING, 101 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0350, AND COPY, ACCOMPANIED BY THE FILING FEES PRESCRIBED BY SECTION 35.22(3), FLA. STAT., WITH THE DISTRICT COURT OF APPEAL, FIRST DISTRICT, 300 MARTIN LUTHER KING, JR. BLVD., TALLAHASSEE, FLORIDA 32399-1850, OR IN THE APPELLATE DISTRICT IN WHICH THE PARTY RESIDES. THE NOTICE OF APPEAL MUST BE FILED WITHIN THIRTY (30) DAYS OF RENDITION OF THE FINAL ORDER TO BE REVIEWED.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Default Final Order of Removal and Prohibition with Notice of Rights has been sent, via U.S. Mail, Return Receipt Requested, to Joe E. Fairchild, 5812 E. Anderson Street, Groveland, Florida 34736, and via U.S. Mail to Peoples State Bank of Groveland, through its President and CEO, Wayne M. Turner, 200 E. Broad Street, Groveland, Florida 34736 this 23rd day of October, 2002.



Robert Alan Fox
Assistant General Counsel
Office of the Comptroller

STATE OF FLORIDA
DEPARTMENT OF BANKING AND FINANCE
DIVISION OF BANKING

IN RE:

JOE E. FAIRCHILD, a/k/a
JOSEPH EVERETT FAIRCHILD, JR.,

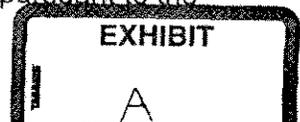
Admin. Proceeding No. 4146-B-8/02

Respondent.

_____ /

**ADMINISTRATIVE COMPLAINT FOR ORDER OF
REMOVAL AND PROHIBITION WITH NOTICE OF RIGHTS**

The State of Florida, Department of Banking and Finance, Division of Banking ("Department"), gives notice that it, having reason to believe that Joe E. Fairchild, a/k/a Joe Everett Fairchild, Jr. ("Fairchild" or "Respondent"), a former Director and former Vice President at Peoples State Bank of Groveland ("Peoples State Bank"), has engaged in prohibited acts or practices, and acts of commission or omission which constitute a breach of trust and breach of fiduciary duty, and that Fairchild has exhibited a continuing disregard for the safety and soundness of Peoples State Bank, and that Peoples State Bank has suffered loss or other damage, and that the interests of the depositors or shareholders could be seriously prejudiced, as a result of Fairchild's actions and conduct, files this Administrative Complaint for Order of Removal and Prohibition ("Administrative Complaint"), seeking to remove Fairchild from any positions he may hold at Peoples State Bank and any subsidiary or service corporation thereof, or any other state financial institution, subsidiary or service corporation, and bar Fairchild from future service in the capacity of a financial institution-affiliated party, as the term is defined in § 655.005(1)(i), Fla. Stat., or other person participating in the affairs, of a state financial institution, subsidiary or service corporation, pursuant to the



provisions of §§ 655.012(3) and 655.037(1), (3), Fla. Stat. (2001) ("Fla. Stat."). In support thereof, the Department states as follows:

STATEMENT OF FACTS AND CONCLUSIONS OF LAW

1. At all times material hereto, Fairchild was a director and vice president at Peoples State Bank.

2. At all times material hereto, Fairchild, as a director, officer and employee of Peoples State Bank, was a financial institution-affiliated party, as that term is defined in § 655.005(1)(i), Fla. Stat.

3. Peoples State Bank is a state financial institution, as that term is defined in § 655.005(1)(p), Fla. Stat., with its principal place of business at 200 E. Broad Street, Groveland, Florida 34736.

4. The Department is the agency of the State of Florida responsible for the enforcement of the laws governing financial institutions authorized or chartered by the State of Florida, and financial institution-affiliated persons associated with such institutions, including directors, officers and employees. §§ 655.001, 655.005(1)(i) and (j), 655.012, 655.037(1), Fla. Stat.

5. At all times material hereto, Fairchild's Board-approved lending authority was \$10,000 on unsecured loans, and \$50,000 on secured loans.

6a. On or about April 4, 2002, unbeknownst to the Management or the Board of Directors of Peoples State Bank ("the Board"), Fairchild issued a loan commitment letter to JPTC¹ in the amount of \$2,000,000 ("JPTC commitment letter").

¹ All persons are fully identified in the Confidential Findings of Fact contained in Appendix A, which is hereby incorporated herein as if set forth in its entirety.

b. At the time the JPTC commitment letter was issued, a JPTC/FSC loan request was under consideration, but had not received final approval from Peoples State Bank's Officers Loan Committee ("Loan Committee") or the Board. In fact, the JPTC/FSC loan request was tabled by the Loan Committee at a May 15, 2002 meeting, and thereafter, subsequently rejected.

c. Fairchild knew that the JPTC loan under consideration had not received final approval from the Loan Committee or the Board

d. The JPTC commitment letter was not approved by the Loan Committee or the Board.

e. Fairchild knew that he did not have authority from the Loan Committee or the Board to issue the JPTC commitment letter.

f. Fairchild did not make, or cause to be made, an entry to Peoples State Bank's books or statements reflecting that the JPTC commitment letter had been issued.

g. Fairchild intended to, by not making an entry, or by not causing an entry to be made, to Peoples State Bank's books or statements reflecting that the JPTC commitment letter had been issued, deceive or defraud Peoples State Bank.

h. At the time the JPTC commitment letter was issued, JPTC had an outstanding loan with Peoples State Bank in the amount of approximately \$833,333.

i. At the time the JPTC commitment letter was issued, Peoples State Bank's legal lending limit in relation to JPTC, as calculated pursuant to § 658.48(5), Fla. Stat., was \$2,542,000.

j. On or around April 17, 2002, unbeknownst to the Management or the

Board, Fairchild sent TTA a letter which stated that "Peoples State Bank has issued a commitment letter providing for a facility to enable [FSC] []/[JPTC] [] to retire its entire commitment to [TTA] []. . . ."

k. On or around June 4, 2002, JPTC sought to have Peoples State Bank fund the \$2,000,000 loan as outlined in the JPTC commitment letter.

7a. On or about April 5, 2002, unbeknownst to Management or the Board, Fairchild issued a loan commitment letter to AMC in the amount of \$2,000,000 ("AMC commitment letter").

b. The AMC commitment letter was not approved by the Loan Committee or the Board.

c. Fairchild knew that he did not have authority from the Loan Committee or the Board to issue the AMC commitment letter.

d. Fairchild did not make, or cause to be made, an entry to Peoples State Bank's books or statements reflecting that the AMC commitment letter had been issued.

e. Fairchild intended to, by not making an entry, or by not causing an entry to be made, to Peoples State Bank's books or statements reflecting that the AMC commitment letter had been issued, deceive or defraud Peoples State Bank.

f. In fact, prior to the issuance of the AMC commitment letter, the Peoples State Bank had declined to even entertain a \$2,000,000 loan request from AMC because of uncertainties in the company's business and the company's cash flow weakness.

g. Fairchild knew or should have known that prior to the issuance of the AMC

commitment letter, Peoples State Bank had declined to even entertain a \$2,000,000 loan request from AMC because of uncertainties in the company's business and the company's cash flow weakness.

h. On or around June 4, 2002, AMC sought to have Peoples State Bank fund the \$2,000,000 loan as outlined in the AMC commitment letter.

8a. On May 14, 2002, unbeknownst to Management or the Board, Fairchild issued an official bank check in the amount of \$200,000 payable to XBX ("Official Bank Check") on behalf of YT, the primary owner of JPTC, AMC, and FSC.

b. No entries were made to any account to pay for the Official Bank Check when it was issued.

c. No entries were made to reflect that the Official Bank Check had been issued.

d. In fact, in exchange for the Official Bank Check, Fairchild accepted two checks drawn on FSC's account that had already been returned to Peoples State Bank on May 2, 2002 due to insufficient funds.

e. On May 15, 2002, Peoples State Bank's check processor paid the Official Bank Check.

f. The entry copy of the Official Bank Check, along with the two NSF FSC checks, were found in Fairchild's desk drawer on June 6, 2002, the day he resigned from Peoples State Bank.

g. FSC's account would have been overdrawn in the amount of approximately \$323,063 had the Official Bank Check and the two NSF checks been charged to FSC's account on May 14, 2002.

h. Fairchild intended to, by not making an entry, or by not causing an entry to be made, to any account to pay for the Official Bank Check when it was issued, deceive or defraud Peoples State Bank.

i. Fairchild's actions and conduct caused People's State Bank's books and records to show false and incorrect balances.

9. On or around June 19, 2002, Peoples State Bank, after discovering the existence of the JPTC commitment letter and the AMC commitment letter, and extensive and costly negotiations with JPTC's and AMC's attorney, begrudgingly extended a loan to JPTC and FSC, as comakers, in the amount of \$2,450,000 ("Settlement Loan"). Peoples State Bank did not voluntarily enter into the Settlement Loan, which loan Peoples State Bank has identified as a "risky loan [with] [] prospects for full repayment [] uncertain." In fact, on or around May 30, 2002, Peoples State Bank rejected a similar loan(s) to JPTC and FSC due to, among other things, the financial condition of the companies. However, in order to avoid a probable, and expensive, lender liability lawsuit from JPTC and AMC, Peoples State Bank, due to Fairchild's actions and conduct, was compelled to enter into the Settlement Loan.

10. Section 655.037(1), Fla. Stat, states in pertinent part:

The department may issue and serve upon any financial institution-affiliated party and upon the state financial institution, subsidiary, or service corporation involved, a complaint stating charges whenever the department has reason to believe that the financial institution-affiliated party is engaging or has engaged in conduct that is:

* * * *

(b) A prohibited act or practice;

* * * *

(i) An act of commission or omission or a practice which is a breach of trust or a breach of fiduciary duty.

11. Section 655.0322, Fla. Stat., states, in pertinent part:

655.0322. Prohibited acts and practices; criminal penalties.--

* * * *

(c) Knowingly make, draw, issue, put forth, or assign any certificate of deposit, draft, order, bill of exchange, acceptance, note, debenture, bond or other obligation, mortgage, judgment, or decree without authority from the board of directors of such financial institution;

(d) Make any false entry in any book, report, or statement of such financial institution, subsidiary, or service corporation with intent to deceive or defraud such financial institution or another person, firm, or corporation, or with intent to deceive the department, any other appropriate federal regulatory agency, or any authorized representative appointed to examine the affairs of such financial institution, subsidiary, or service corporation;

12. By issuing the JPTC commitment letter when he knew that the Loan Committee or Board had not approved the issuance of the JPTC commitment letter or given final approval to the JPTC loan, Fairchild knowingly made, drew, issued, or put forth a note, debenture, or other obligation without authority from the board of directors of Peoples State Bank, in violation of § 655.0322(3)(c), Fla. Stat.; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(b) and (3), Fla. Stat.

13. By not making an entry, or causing an entry to be made, to Peoples State

Bank's books or statements reflecting that the JPTC commitment letter had been issued, Fairchild made, or caused to be made, a false entry in the books or statements of Peoples State Bank with intent to deceive or defraud Peoples State Bank or the Department or the Federal Deposit Insurance Corporation, in violation of § 655.0322(3)(d), Fla. Stat.; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(b) and (3), Fla. Stat.

14. By issuing the JPTC commitment letter when he knew the Loan Committee or Board had not approved the issuance of the JPTC commitment letter or given final approval to the JPTC loan, Fairchild breached the trust Peoples State Bank had placed in him; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(i) and (3), Fla. Stat.

15. By issuing the JPTC commitment letter when he knew or should have known that, at the time of its issuance, the \$2,000,000 loan commitment contained in the JPTC commitment letter would result in Peoples State Bank violating the lending limits contained in § 658.48(5), Fla. Stat., Fairchild breached his fiduciary duty to Peoples State Bank and its shareholders; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(i) and (3), Fla. Stat.

16. By issuing the AMC commitment letter when he knew that the Loan Committee or Board had not approved the loan to AMC or the issuance of the AMC commitment letter, Fairchild knowingly made, drew, issued, or put forth a note, debenture, or other obligation without authority from the board of directors of Peoples State Bank, in violation of § 655.0322(3)(c), Fla. Stat.; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(b) and (3), Fla. Stat.

17. By not making an entry, or causing an entry to be made, to Peoples State Bank's books or statements reflecting that the AMC commitment letter had been issued, Fairchild made, or caused to be made, a false entry in the books or statements of Peoples State Bank with intent to deceive or defraud Peoples State Bank or the Department or the Federal Deposit Insurance Corporation, in violation of § 655.0322(3)(d), Fla. Stat.; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(b) and (3), Fla. Stat.

18. By issuing the AMC commitment letter when he knew that the Loan Committee or Board had not approved the loan to AMC or the issuance of the AMC commitment letter, Fairchild breached the trust Peoples State Bank had placed in him; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(i) and (3), Fla. Stat.

19. By issuing the AMC commitment letter when he knew or should have known that Peoples State Bank had previously declined to entertain a \$2,000,000 loan request from AMC, Fairchild breached his fiduciary duty to Peoples State Bank and its shareholders; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(i) and (3), Fla. Stat.

20. By not making an entry, or causing an entry to be made, to any account on Peoples State Bank's books to pay for the Official Bank Check when the Official Bank Check was issued, Fairchild made, or caused to be made, a false entry in the books or statements of Peoples State Bank with intent to deceive or defraud Peoples State Bank or the Department or the Federal Deposit Insurance Corporation, in violation of § 655.0322(3)(d), Fla. Stat.; an offense subjecting Fairchild to removal and prohibition,

pursuant to § 655.037(1)(b) and (3), Fla. Stat.

21. By not causing an entry to be made to any account on Peoples State Bank's books reflecting that the Official Bank Check had been issued, Fairchild made, or caused to be made, a false entry in the books or statements of Peoples State Bank with intent to deceive or defraud Peoples State Bank or the Department or the Federal Deposit Insurance Corporation, in violation of § 655.0322(3)(d), Fla. Stat.; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(b) and (3), Fla. Stat.

22. By accepting, in exchange for the Official Bank Check, two checks drawn on FSC's account that he knew or should have known had already been returned to Peoples State Bank due to insufficient funds, Fairchild breached his fiduciary duty to Peoples State Bank and its shareholders; an offense subjecting Fairchild to removal and prohibition, pursuant to § 655.037(1)(i) and (3), Fla. Stat.

23. Section 655.037(3), Fla. Stat., states:

If no hearing is requested within the time allowed by ss. 120.569 and 120.57, or if a hearing is held and the department finds that any of the charges in the complaint are true and that the state financial institution has suffered or will likely suffer loss or other damage or that the interests of the depositors, members, or shareholders could be seriously prejudiced by reason of such violation or practice or breach of fiduciary duty or that the financial institution-affiliated party has received financial gain by reason of such violation, practice, or breach of fiduciary duty, and that such violation, practice, or breach of fiduciary duty is one involving personal dishonesty on the part of such financial institution-affiliated party or a continuing disregard for the safety or soundness of the state financial institution, subsidiary, or service corporation, the department may enter an order removing the financial institution-affiliated

party or restricting or prohibiting participation by such financial institution-affiliated party in the affairs of that particular state financial institution, subsidiary, or service corporation or any other state financial institution, subsidiary, or service corporation.

24. The terms "service corporation", "state financial institution", and "subsidiary" are defined in §§ 655.005(1)(o), (p) and (q), Fla. Stat., respectively.

25. Through his actions and conduct, more particularly described in ¶¶ 1-9 and 12-22, Fairchild has exhibited, in each violation or practice or breach of fiduciary duty, which are more particularly described in ¶¶ 12-22, a continuing disregard for the safety and soundness of Peoples State Bank.

26a. Peoples State Bank, which expended nearly \$25,000 to address the matters more particularly described in ¶¶ 1-9 and 12-22, has suffered loss or other damage as a result of each of Fairchild's violations or practices or breaches of fiduciary duty, which are more particularly described in ¶¶ 12-22.

b. Peoples State Bank, which, due to Fairchild's actions and conduct as more particularly described in ¶¶ 1-9 and 12-22, has been saddled with a risky loan it did not want to enter into, has suffered other damage, and the interests of the depositors or shareholders could be seriously prejudiced, as a result of each of Fairchild's violations or practices or breaches of fiduciary duty, which are more particularly described in ¶¶ 12-22.

27. The Department concludes, pursuant to § 655.0321, Fla. Stat., that this Administrative Complaint shall be a public document, and should Fairchild request a

hearing, said hearing shall be conducted as a public proceeding, and that all documents related to such hearing be public documents, unless said documents are subject to a protective order or confidentiality order, or confidential pursuant to federal or Florida law.

AGENCY ACTION

Based on the foregoing statements of fact and conclusions of law contained in ¶¶ 1-26, and the fact that Fairchild has reimbursed Peoples State Bank for the legal expenses it incurred due to Fairchild's actions and conduct, § 655.031, Fla. Stat., the Department intends to:

- 1) Remove Fairchild, for a period of five years commencing from the date of entry of the Final Order in this matter, from any positions he holds at: a) Peoples State Bank and any subsidiary or service corporation thereof; and b) any other state financial institution, subsidiary or service corporation.
- 2) Prohibit Fairchild, for a period of five years commencing from the date of entry of the Final Order in this matter, from participating in the affairs of: a) Peoples State Bank and any subsidiary or service corporation thereof; and b) any other state financial institution, subsidiary or service corporation.
- 3) Prohibit Fairchild, for a period of five years commencing from the date of entry of the Final Order in this matter, from serving in the capacity of a financial institution-affiliated party, as the term is defined in § 655.005(1)(i), Fla. Stat., or other person participating in the affairs, of: 1) Peoples State Bank and any subsidiary or

service corporation thereof; and 2) any other state financial institution, subsidiary, or service corporation.

Issued this 26th day of September, 2002.



Robert Alan Fox
Assistant General Counsel
Office of the Comptroller
The Fletcher Building, Suite 526
101 E. Gaines Street
Tallahassee, FL 32399
T: 850- 410-9896
F: 850-410-9645

NOTICE OF RIGHTS

Respondent is advised that he may request a hearing to be conducted in accordance with the provisions of §§ 120.569 and 120.57, Fla. Stat. Requests for such a hearing must comply with the provisions of Rule 28-106.104(2), Fla. Admin. Code (2002), and either Rule 28-106.201(2) or 28-106.301(2), Fla. Admin. Code (2002), and must be filed with:

Clerk
Office of the Comptroller
Department of Banking and Finance
Comptroller's Legal Office
Suite 526, The Fletcher Building
101 E. Gaines St.
Tallahassee, FL 32399-0350
(850) 488-9896

within twenty-one (21) days after Respondent receives a copy of this Administrative Complaint.

As indicated, failure to respond within twenty-one (21) days of receipt of this

denial shall be deemed to be a waiver of all rights to a hearing, and a Final Order, adopting this Administrative Complaint in toto, will be entered without further notice. Should Respondent request a hearing, he will have the right to be represented by counsel or other qualified representative; to offer testimony, either written or oral; to call and cross-examine witnesses; and to have subpoenas and subpoenas duces tecum issued on Respondent's behalf.

Pursuant to § 120.573, Fla. Stat., Respondent is advised that mediation is not available.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing Administrative Complaint has been sent, via U.S. Mail, Return Receipt Requested, to Joe E. Fairchild, 5812 E. Anderson Street, Groveland, Florida 34736, and via U.S. Mail to Peoples State Bank of Groveland, through its President and CEO, Wayne M. Turner, 200 E. Broad Street, Groveland, Florida 34736 this 26th day of September, 2002.



Robert Alan Fox
Assistant General Counsel
Office of the Comptroller

Is your RETURN ADDRESS completed on the reverse side?

SENDER: ■ Complete items 1 and/or 2 for additional services. ■ Complete items 3, 4a, and 4b. ■ Print your name and address on the reverse of this form so that we can return this card to you. ■ Attach this form to the front of the mailpiece, or on the back if space does not permit. ■ Write "Return Receipt Requested" on the mailpiece below the article number. ■ The Return Receipt will show to whom the article was delivered and the date delivered.		I also wish to receive the following services (for an extra fee): 1. <input type="checkbox"/> Addressee's Address 2. <input type="checkbox"/> Restricted Delivery Consult postmaster for fee.	
3. Article Addressed to: Joe E. Fairchild 5812 E. Anderson Street Groveland, FL 34736 0300 RAF 4146-B-8/02		4a. Article Number 7000 0600 0024 2125 9336	
		4b. Service Type <input checked="" type="checkbox"/> Registered <input type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> COD	
		7. Date of Delivery 9/30/02	
5. Received By: (Print Name) Joe E Fairchild		8. Addressee's Address (Only if requested and fee is paid)	
6. Signature: (Addressee or Agent) X <i>Joe E. Fairchild</i>			

Thank you for using Return Receipt Service.

PS Form 3811, December 1994

102595-98-B-0229 Domestic Return Receipt

