

EXHIBIT 45

DUPLICATE COPY

Gold Card® Statement of Account

Earn points on all of your purchases, everywhere you use the Card. Visit www.americanexpress.com/rewards

Planned For: JOHN J DUNCAN

Account Number: XXXX-XXXX-XXXX

Statement Date: 12/22/09

Page 1 of 8

Previous Balance \$	Payments + Credits \$	New Payments & Other Adjustments	New Balance \$
7,302.00	-1,544.07	+8,440.11	14,198.04

Please Pay By 01/06/10

Amount Due Includes: Past due amount \$5,757.93

Please refer to page 5 for important information regarding your account

Your account is past due. Please pay the past due amount immediately. Future late payments may result in an increase in your APR on your Flexible Payment Account. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

Your membership will be renewed next month. Please refer to the Renewal Notice on Page 5

To manage your Card account online or to pay your bill, please visit us at www.americanexpress.com. For additional contact information, please see the reverse side of this page.



WELCOMED AT A DAY SPA OR DEPARTMENT STORES.


REWARDS TO USE YOUR REWARDS BALANCE TO PURCHASE A DAY SPA (AND) OR TO FRESHEN UP YOUR SPA. Shopped at DAY SPA (AND) DEPARTMENT STORES (AND) MORE. \$5.00. Valid only on the purchase of spa products. Offer ends 12/31/09. See www.americanexpress.com for details.

Activity	Amount \$
12/13/09 PAYMENT RECEIVED - THANK YOU	-1,544.07
Due in Full Activity for JOHN J DUNCAN	Amount \$
11/24/09 THE CHOP HOUSE 84628KNOXVILLE 8655312467 TIP \$ 00	59.47

Please use only the perforated back, receipt and return with your payment

Do not staple or use paper clips

Payment Coupon


 JOHN J DUNCAN
 PO BOX 2646
 KNOXVILLE TN 37901-2646

Mail Payment to:


 AMERICAN EXPRESS
 P.O. BOX 680448
 DALLAS TX 75265-0448

Continued on Page 3

Please Pay By: 01/06/10

To Pay by Computer, visit americanexpress.com/poc

Enter account number on all documents. Make check payable to American Express.

Amount Due \$14,198.04

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

Check here if address or phone number has changed. Note changes on reverse side.

DUPLICATE COPY

Prepared For
JOHN J DUNCAN

Account Number
XXXX-XXXXX [REDACTED]

Closing Date
12/22/09

Page 3 of 8

Due in Full continued		Amount \$
11/25/09	LITTONS MARKET RESKNOXVILLE RESTAURANT FOOD/BEVERAGE 79.91 TIP 10.00	89.91
11/25/09	STEAK N SHAKE 3702 0KNOXVILLE 3172231430 Description RESTAURANT CHARGES	19.33
11/27/09	MALONE'S HAMBURG LEXINGTON RESTAURANT FOOD/BEVERAGE 249.35	249.35
11/29/09	CRACKER BARREL 77 LEXINGTON RESTAURANT	44.32
11/29/09	BEST WESTERN REGENCYLEXINGTON 859-293-2202	149.72
11/29/09	BEST WESTERN REGENCYLEXINGTON 859-293-2202	149.72
12/02/09	FREEDOMPAY 335161100NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVI	57.20
12/02/09	CAFE ITALIA 65000000ARLINGTON 7035212565 TIP 12.00	115.83
12/03/09	FREEDOMPAY 335161100NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVI	30.10
12/04/09	SHUBERT THEATER SHUBNEW YORK MEMPHIS DEC 4 (800)543-48	243.00
12/05/09	SARDI'S 000000000000NEW YORK RESTAURANT FOOD/BEVERAGE 47.09 TIP 5.00	52.09
12/05/09	Waldorf Astoria RoomNew York (212)355-3000	77.43
12/06/09	EUROPA CAFE EUROPA CNEW YORK RESTAURANT	98.00
12/08/09	Waldorf Astoria HiltNew York Arrival Date 12/04/09 Departure Date 12/07/09 00000000 LODGING	19.60
12/08/09	Waldorf Astoria HiltNew York Arrival Date 12/04/09 Departure Date 12/07/09 00000000 LODGING	165.30
12/08/09	NRCC E NRCC E WASHINGTON 202-479-7000	655.00
12/10/09	FREEDOMPAY 335161100NEWTOWN SQUAR 888-495-0222 Description BUSINESS SERVI	201.95

Continued on reverse

DUPLICATE COPY

Prepared For
JOHN J DUNCAN

Account Number
XXXX-XXXX [REDACTED]

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Due In Full continued			Amount \$
12/12/09	DMS TICKETS 0281 0013MANALAPAN 7324090144 Description Price SPECIALTY RETAIL ST 534.04		534.04
12/12/09	SAKS FIFTH AVENUE NYNEW YORK 2129402818 Description Price RESTAURANT 146.95 GRATUITIES 12.00		171.99
12/12/09	THE POST HOUSE NEW YORK RESTAURANT FOOD/BEVERAGE 265.93 TIP 25.00		290.93
12/13/09	BORDERS BKS&MU002005NEW YORK 212-9806785		28.30
12/13/09	THE BREAD FACTORY CANEW YORK 212-355-5729		9.62
12/13/09	OMAHA STEAKS INC OMAOMAHA 800-2289872		1,000.74
12/13/09	LOEWS HOTELS THE REGNEW YORK Arrival Date Departure Date 12/11/09 12/13/09 00000000 LODGING		153.62
12/13/09	LOEWS HOTELS THE REGNEW YORK Arrival Date Departure Date 12/11/09 12/13/09 00000000 LODGING		1,306.13
12/14/09	OMAHA STEAKS INC OMAOMAHA 800-2289872		76.98
12/17/09	THE CHOP HOUSE 54292KNOXVILLE 8656871330 TIP 5.00		37.34
Total of Due in Full Activity for JOHN J DUNCAN			6,086.06

Due in Full Activity for JOHN J DUNCAN JR

Card XXXX-XXXX [REDACTED]

11/23/09	FRESH MKT-011 KNX 54KNOXVILLE 8655848699 Description Price GROCERY STORES, SUP 81.22		81.22
11/23/09	FRESH MKT-011 KNX 54KNOXVILLE 8655848699 Description Price GROCERY STORES, SUP 16.35		16.35
12/01/09	RUBY TUESDAY #3131 0KNOXVILLE 8003250755 Description RESTAURANT CHARGES		24.94
12/04/09	DOWNTOWN GRILL & BRELOCATION RESTAURANT FOOD/BEVERAGE 19.74 TIP 4.00		23.74
12/09/09	TLF*PUGH'S FLOWERS 18004212815 8004212815 FLORISTS		116.84
12/14/09	EVENT RENTALS INC 00KNOXVILLE 865-5310269		1,630.42

Continued on next page

DUPLICATE COPY

Prepared For
JOHN J DUNCAN

Account Number
XXXX-XXXXX [REDACTED]

Closing Date
12/22/09

Page 5 of 8

Due in Full continued			Amount \$
12/21/09	COPPER CELLAR 542929KNOXVILLE 8656733411 FOOD/BEVERAGE	460.54	460.54
Total of Due in Full Activity for JOHN J DUNCAN JR			2,354.05
Total Due in Full Activity			8,440.11

Important Notice

Renewal Notice

Your membership renews next month. The following account terms are in effect at time of renewal, unless otherwise indicated.

Please refer to page 2 for further important information regarding your account

Statement Information: The amount due on any statement is payable upon receipt of the statement and must be paid by the closing date of the next statement to keep your account current.

Annual Fee: The annual fee is \$85.00 for the Basic Card. The annual fee is \$35.00 for up to five Additional Cards on your Account and \$35.00 for each Additional Card on your Account after the first five. You can avoid paying the annual fee by discontinuing your membership by calling the Customer Service telephone number on Page 2 when you receive the statement on which the fee is billed.

Grace Period for Purchases on Flexible Payment Features: 30 days on average if previous balance is paid in full, for enrollees in Sign & Travel® or Extended Payment Option Flexible Payment Features - otherwise, no grace period.

Method of Computing the Balance Subject to Finance Charge for Purchases on Flexible Payment Features: Average Daily Balance (including new purchases, excluding new purchases made on the Sign & Travel or Extended Payment Option Flexible Payment Feature by Cardmembers enrolled in such Features).

APR Information: The Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for each billing period may vary based on the applicable Prime Rate. The Prime Rate used to determine the variable APRs and DPRs is the Prime Rate published in *The Wall Street Journal* (a) on the first day of that billing period or (b) two days prior to the Closing Date of that billing period, whichever is higher. For either of those dates that is not a customary publication day for *The Wall Street Journal*, we will substitute the closest preceding customary publication day. Please see your Cardmember Agreement. Any promotional rate will terminate if you fail to pay the minimum amount due by the payment due date or upon any condition that causes a default or other penalty rate to apply to your account and then the applicable default or penalty rate will apply.

You may have access to one or more Flexible Payment Features as part of your Card account. Any APRs and DPRs listed below are applicable to the following as of the Closing Date of this statement.

Sign & Travel

Tier	Rate Description	APR	DPR
STANDARD	Prime + 11.99%	15.24%	0.0418%
DEFAULT	Prime + 23.99%	27.24%	0.0746%

DUPLICATE COPY

Prepared For
JOHN J DUNCAN

Account Number
XXXX-XXXX [REDACTED]

Page 6 of 8



Save with the American Express Auto Purchasing Program!



Save on your next new or used car with the American Express Auto Purchasing Program! Using this simple research and car buying tool at AmexNetwork.com/Auto, you can receive a low, guaranteed price directly on our website and a referral to a certified dealer in your area—NO haggling involved. On average, Cardmembers can save over \$687 off average vehicle transaction prices, and thousands of dollars off MSRP. Also, check out our great new offers for auto parts, servicing and accessories!

Saving calculation based on average new car pricing according to Kelly Blue Book and other industry data sources, before applicable incentives as of 10/1/09 on 2008 and 2009 models. Actual savings may vary. Source: Zag, 2009.

Simply log on to AmexNetwork.com. Auto today, get your low upfront Cardmember price online and visit the dealer. Plus, use any American Express® Card for a portion of the purchase.

(CE 112676)

Exclusive Subscription Offer for Cardmembers



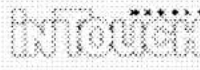
First for Women is pleased to offer Cardmembers a subscription offer of 17 issues for only \$16.97 (U.S. orders). This is 15% off the lowest featured subscription price. *First* magazine is a motivating guide that gives its 4 million readers the tools and inspiration they need to feel great, look beautiful and love every dimension of their life. Published every three weeks, *First* delivers positive information on everything from health and nutrition to beauty and fitness to home and family.

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Go to <https://www.kable.com/pub/fwwn.suballam.asp> to redeem your Exclusive Offer. Enjoy this online-only offer from December 1, 2009 through August 31, 2010, when you use any American Express® Card.

(CE 112687)

Exclusive Subscription Offer for Cardmembers



In Touch Weekly is pleased to offer Cardmembers a subscription offer of 52 issues for only \$66.00 (U.S. orders). This is 15% off the lowest featured subscription price. Get the hottest celebrity news, gossip, and eye-catching photography in each issue of *In Touch Weekly*. Packed with all the star-studded news that every reader craves, *In Touch* provides fun, informative coverage of celebrity fashion, beauty, health, home, relationships and lifestyle.

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Go to <https://www.kable.com/pub/intc.suballam.asp> to redeem your Exclusive Subscription Offer. Enjoy this online-only offer from December 1, 2009 through August 31, 2010, when you use any American Express® Card.

(CE 112688)

A HOLIDAY GIFT FOR YOU:

Get Fee-Free American Express Gift Cards

To thank you for being a Cardmember, you're invited to purchase American Express Gift Cards with no purchase fee.

This season, we've introduced new holiday Gift Cards.


And now, our Gift Cards are better than ever: The **NEW** American Express Gift Card has **NO** monthly fees and **NO** lost value.

To purchase fee-free, visit americanexpress.com/gift and use code **SM47** with your American Express Card.



Discount is only valid on the Gift Card purchase fee. Shipping and handling charges will apply. Offer valid through January 31, 2010, and only for web orders. Must pay with an American Express Card. Discount is not available on the Limited Way Gift Card from American Express. Terms and conditions apply to Gift Cards. May be used at merchants in the U.S. that accept American Express® Cards. Cannot be used at cruise lines, for recurring billing charges, at casinos or ATMs. American Express does not ship Gift Cards to the states of IL and VT. See additional terms and conditions at americanexpress.com/gift.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.




GET A 20% BONUS.

Get a 20% bonus each time your Dunkin' Donuts Card automatically reloads for \$25 or more using any American Express® Card.

That's an extra \$5 when your DD Card automatically reloads for \$25!

To get started and for Terms and Conditions go to DunkinDonuts.com/Amex



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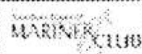
(OE 112783)

Additional terms and conditions found on the website.

Explore the Panama Canal with Holland America Line's NEW 2010 itineraries.

Explore the amazing sights of the Panama Canal with Holland America Line. Choose from Winter Panama Canal Discovery sailing options, including a 14-day cruise on the *ms Maasdam* departing from San Diego on 1/22/10 and an 18-day cruise on the *ms Zuiderdam* departing from Fort Lauderdale on 4/20/10.

Call now and ask about American Express® Mariner Club benefits, which include an onboard host, private shore excursion and cocktail party.



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Ship's Registry: The Netherlands. Mariner Host, shore-side events and cocktail parties contingent on minimum number of passengers and are subject to change. American Express wants you to be aware that certain suppliers may offer commissions and other incentives for reaching sales targets or other goals, and may also provide incentives to American Express travel counselors. ©S 121022316-08, IA-002 Registered Iowa Travel Agency NV #2001-0126, Washington UD12 400-489-894, MI 21102, 2008 American Express

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Braden's Lifestyles Furniture - Recognized as a leader in providing quality products and interior design services. Visit us at www.bradens.com or call 865-777-4059.

If there are other places where you would like to see the Card accepted, please call the Customer Service number that is located on page 2 of your statement or the number that is on the back of your Card.

(OE 112759)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

EXHIBIT 46



American Express® Traditional Gold Card

JOHN J DUNCAN
Closing Date 10/22/10

Account Ending [REDACTED]

001 004 0:1579 ROSNWE0J 0 1 4 0 37901 377

New Balance **\$4,702.73**
Please Pay By **11/07/10**

See page 2 for important information about your account.



"Highest in Customer Satisfaction with Credit Card Companies, Four Years in a Row."

American Express received the highest numerical score among credit card issuers in the proprietary J.D. Power and Associates 2007-2010 Credit Card Satisfaction StudiesSM. 2010 study based on responses from 8,570 consumers measuring 19 card issuers and measures opinions of consumers about the issuer of their primary credit card. Proprietary study results are based on experiences and perceptions of consumers surveyed in May 2010. Your experiences may vary. Visit jdpower.com

JJD SENT
CHECK FOR
\$1255.⁰⁰
SEE MARKED
CHARGES

Earn points on all of your purchases, everywhere you use the Card.

Visit www.americanexpress.com/rewards

Account Summary

Pay In Full Portion	
Previous Balance	\$3,387.86
Payments/Credits	-\$3,687.86
New Charges	+\$5,002.73
Fees	+\$0.00
New Balance	= \$4,702.73

Pay Over Time Portion	
Previous Balance	\$0.00
Payments/Credits	+\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total	
Previous Balance	\$3,387.86
Payments/Credits	-\$3,687.86
New Charges	+\$5,002.73
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$4,702.73

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-327-2177 **Pay by Phone** 1-800-472-9297

See page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓



JOHN J DUNCAN
Closing Date 10/22/10

Account Ending [REDACTED]

Payments and Credits

Summary

37901 377
0 1 4 0

	Pay In Full	Pay Over Time ♦	Total
Payments			
	-\$3,387.86	\$0.00	-\$3,387.86
Credits			
JOHN J DUNCAN [REDACTED]	\$0.00	\$0.00	\$0.00
JOHN J DUNCAN JR [REDACTED]	-\$300.00	\$0.00	-\$300.00
Total Payments and Credits	-\$3,687.86	\$0.00	-\$3,687.86

Detail *Indicates posting date

002 004 02679 803NFE0J

Payments	Amount
10/07/10* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$3,387.86
Credits	Amount
09/28/10 JOHN J DUNCAN JR MAGGIANOS 001958NASHVILLE TN 6155140270 FOOD/BEVERAGE \$300.00	-\$300.00

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
JOHN J DUNCAN [REDACTED]	\$4,513.31	\$0.00	\$4,513.31
JOHN J DUNCAN JR [REDACTED]	\$489.42	\$0.00	\$489.42
Total New Charges	\$5,002.73	\$0.00	\$5,002.73

Detail



JOHN J DUNCAN

Card Ending [REDACTED]

10094 803NFE0J 02679

	Amount
09/22/10 FREEDOMPAY 335161100WAYNE 888-495-0222 Description BUSINESS SERVI	\$32.05
09/24/10 PIMENTO'S CAFE & MARKNOXVILLE TN 8655810350 Description Price FAST FOOD RESTAURAN \$44.46	\$44.46
09/25/10 KANPAI TOKYO KNOXVILLE TN RESTAURANT	\$128.00
09/26/10 CHUCK E CHEESE000554KNOXVILLE TN 972-2585562	\$47.49
09/26/10 COPPER CELLAR 102 54KNOXVILLE TN 8656733422 FOOD/BEVERAGE \$226.04	\$226.04
10/01/10 CALHOUNS- 107 542929KNOXVILLE TN 8656733377 TIP \$7.00	\$189.95

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Detail Continued

				Amount
10/07/10	STEAMBOAT SANDWICHES	KNOXVILLE TN	865-546-3333 Description FOOD/BEVERAGE	\$30.64
10/07/10	JIM & NICK'S #6500	KNOXVILLE TN	8003250755 Description RESTAURANT CHARGES	\$34.00
10/10/10	CHEZ GUEVARA	0791 KNOXVILLE TN	865-690-5250 Description FOOD/BEVERAGE	\$125.00
10/11/10	CONTINENTAL AIRLINES	ATLANTA GA	CONTINENTAL AIRLINES From: KNOXVILLE TN To: NEWARK NJ KNOXVILLE TN KNOXVILLE TN Carrier: CO Class: QE CO QE Ticket Number: 00579275812032 Date of Departure: 12/10 Passenger Name: DUNCAN/LYNN HAWKINS Document Type: PASSENGER TICKET	\$399.40
10/11/10	CONTINENTAL AIRLINES	ATLANTA GA	CONTINENTAL AIRLINES From: KNOXVILLE TN To: NEWARK NJ KNOXVILLE TN KNOXVILLE TN Carrier: CO Class: QE CO QE Ticket Number: [REDACTED] Date of Departure: 12/10 Passenger Name: DUNCAN/ZANE JOSEPH Document Type: PASSENGER TICKET	\$399.40
10/11/10	CONTINENTAL AIRLINES	ATLANTA GA	CONTINENTAL AIRLINES From: KNOXVILLE TN To: NEWARK NJ KNOXVILLE TN KNOXVILLE TN Carrier: CO Class: QE CO QE Ticket Number: [REDACTED] Date of Departure: 12/10 Passenger Name: RICHARDS/HALLIE CATH Document Type: PASSENGER TICKET	\$399.40
10/11/10	US AIRWAYS	PHOENIX AZ	US AIRWAYS Routing Details Not Available Ticket Number: [REDACTED] Date of Departure: 10/11 Passenger Name: BROWN/[REDACTED] Document Type: MISCELLANEOUS TAX(S)/FEE(S)	\$25.00
10/11/10	US AIRWAYS	PHOENIX AZ	US AIRWAYS From: KNOXVILLE TN To: CHARLOTTE NC LAGUARDIA INTL A/P CHARLOTTE NC KNOXVILLE TN Carrier: US Class: GX US 2Y US G US A2 Ticket Number: 03724059488656 Date of Departure: 12/11 Passenger Name: BROWN/[REDACTED] Document Type: PASSENGER TICKET	\$337.80

JJD TO PAY

JJD TO PAY

JJD TO PAY



JOHN J DUNCAN
Closing Date 10/22/10

Account Ending [REDACTED]

Detail Continued

0 1 4 0 37501 977

			Amount
10/11/10	US AIRWAYS PHOENIX AZ		\$25.00
	US AIRWAYS		
	Routing Details Not Available		
	Ticket Number: [REDACTED]	Date of Departure: 10/11	
	Passenger Name: BROWN/WHITNEYDUNCAN		
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)		

JJD TO PAY

003 004 02579 R03NWE6J

10/11/10	US AIRWAYS WINSTON SALEMNC		\$10.00
	US AIRWAYS		
	From: KNOXVILLE TN	To: CHARLOTTE NC	Carrier: US
		LAGUARDIA INTL A/P	Class: OU
		CHARLOTTE NC	US
		KNOXVILLE TN	O
			CO
	Ticket Number: [REDACTED]	Date of Departure: 12/11	
	Passenger Name: BROWN/JASONANDREW		
	Document Type: PASSENGER TICKET		

JJD TO PAY

10/11/10	US AIRWAYS WINSTON SALEMNC		\$10.00
	US AIRWAYS		
	From: KNOXVILLE TN	To: CHARLOTTE NC	Carrier: US
		LAGUARDIA INTL A/P	Class: OU
		CHARLOTTE NC	US
		KNOXVILLE TN	O
			CO
	Ticket Number: [REDACTED]	Date of Departure: 12/11	
	Passenger Name: BROWN/[REDACTED]		
	Document Type: PASSENGER TICKET		

JJD TO PAY

10/11/10	US AIRWAYS WINSTON SALEMNC		\$30.00
	US AIRWAYS		
	Routing Details Not Available		
	Ticket Number: [REDACTED]	Date of Departure: 10/11	
	Passenger Name: BROWN/JASONANDREW		
	Document Type: FREQUENT FLYER FEE/PURCHASE		

JJD TO PAY

10/11/10	US AIRWAYS WINSTON SALEMNC		\$30.00
	US AIRWAYS		
	Routing Details Not Available		
	Ticket Number: [REDACTED]	Date of Departure: 10/11	
	Passenger Name: BROWN/[REDACTED]		
	Document Type: FREQUENT FLYER FEE/PURCHASE		

JJD TO PAY

10/11/10	US AIRWAYS WINSTON SALEMNC		\$25.00
	US AIRWAYS		
	Routing Details Not Available		
	Ticket Number: [REDACTED]	Date of Departure: 10/11	
	Passenger Name: BROWN/JASONANDREW		
	Document Type: FREQUENT FLYER FEE/PURCHASE		

JJD TO PAY

10095 R03NWE6J 02579

10/11/10	US AIRWAYS WINSTON SALEMNC		\$25.00
	US AIRWAYS		
	Routing Details Not Available		
	Ticket Number: [REDACTED]	Date of Departure: 10/11	
	Passenger Name: BROWN/[REDACTED]		
	Document Type: FREQUENT FLYER FEE/PURCHASE		

JJD TO PAY

(000)

Detail Continued

				Amount
10/11/10	US AIRWAYS PHOENIX AZ			\$337.80
	US AIRWAYS			
	From: KNOXVILLE TN	To: CHARLOTTE NC LAGUARDIA INTL A/P CHARLOTTE NC KNOXVILLE TN	Carrier: US US US US US	Class: GX 2Y G A2
	Ticket Number: [REDACTED]		Date of Departure: 12/11	
	Passenger Name: BROWN/WHITNEYDUNCAN			
	Document Type: PASSENGER TICKET			
10/11/10	JIM & NICK'S #6500 OKNOXVILLE TN			\$56.48
	8003250755			
	Description			
	RESTAURANT CHARGES			
10/14/10	WALKERS FORMAL WEAR KNOXVILLE TN			\$131.10
	CLOTHING RENTAL			
10/15/10	THE CHOP HOUSE 54292KNOXVILLE TN			\$143.34
	8655312467			
	TIP		\$20.00	
10/15/10	Sleep Inn KY217 0000Middlesboro KY			\$89.45
	Arrival Date	Departure Date		
	10/14/10	10/15/10		
	00000000			
	LODGING			
10/18/10	US AIRWAYS PHOENIX AZ			\$460.80
	US AIRWAYS			
	From: KNOXVILLE TN	To: CHARLOTTE NC ST LOUIS MO CHARLOTTE NC KNOXVILLE TN	Carrier: US US US US	Class: LX 2 L A2
	Ticket Number: [REDACTED]		Date of Departure: 10/25	
	Passenger Name: DUNCAN/LYNNH			
	Document Type: PASSENGER TICKET			
10/18/10	US AIRWAYS PHOENIX AZ			\$25.00
	US AIRWAYS			
	Routing Details Not Available			
	Ticket Number: [REDACTED]		Date of Departure: 10/16	
	Passenger Name: DUNCAN/LYNNH			
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)			
10/18/10	US AIRWAYS PHOENIX AZ			\$267.90
	US AIRWAYS			
	From: KNOXVILLE TN	To: CHARLOTTE NC ST LOUIS MO	Carrier: US US	Class: LX 2
	Ticket Number: [REDACTED]		Date of Departure: 10/25	
	Passenger Name: DUNCAN/JOHNJ			
	Document Type: PASSENGER TICKET			
10/18/10	US AIRWAYS PHOENIX AZ			\$25.00
	US AIRWAYS			
	Routing Details Not Available			
	Ticket Number: [REDACTED]		Date of Departure: 10/18	
	Passenger Name: DUNCAN/JOHNJ			
	Document Type: MISCELLANEOUS TAX(S)/FEE(S)			

JJD TO PAY





American Express® Traditional Gold Card

JOHN J DUNCAN
Closing Date 10/22/10

Account Ending [REDACTED]

Detail Continued

37901 377
0 1 4 0

				Amount
10/18/10	LITTONS MARKET RESTAURANT	RESKNOXVILLE TN		\$142.81
	FOOD/BEVERAGE		\$125.31	
	TIP		\$17.50	
10/19/10	COPPER CELLAR #102	5KNOXVILLE TN		\$260.00
	8656733422			
	TIP		\$5.29	

004 004 02579 R03NWE0J



JOHN J DUNCAN JR
Card Ending [REDACTED]

				Amount
09/23/10	TLF*HALL'S FLORIST &	MADISONVILLE TN		\$81.94
	4234429455			
09/24/10	BISTRO AT THE BIJOU	KNOXVILLE TN		\$24.39
	8655440537			
	FOOD/BEVERAGE		\$19.39	
	TIP		\$5.00	
09/28/10	ONETREE GRILLE 37623	KNOXVILLE TN		\$132.98
	865-766-5331			
	Description			
	FOOD/BEVERAGE			
10/04/10	USPS 474638090814789	KNOXVILLE TN		\$13.38
	800-2758777			
10/05/10	BISTRO AT THE BIJOU	KNOXVILLE TN		\$23.19
	8655440537			
	FOOD/BEVERAGE		\$18.19	
	TIP		\$5.00	
10/13/10	ONETREE GRILLE 37623	KNOXVILLE TN		\$122.15
	865-766-5331			
	Description			
	FOOD/BEVERAGE			
10/19/10	DOMINOS PIZZA #5460	KNOXVILLE TN		\$44.06
	8658733030			
	Description	Price		
	FAST FOOD RESTAURAN	\$44.06		
10/20/10	COPPER CELLAR #102	5KNOXVILLE TN		\$47.33
	8656733422			
	TIP		\$8.00	

Fees

10096 R03NWE0J 02679

		Amount
Total Fees for this Period		\$0.00

Interest Charged

(000)

		Amount
Total Interest Charged for this Period		\$0.00

Continued on reverse

EXHIBIT 47

DUNCAN FOR CONGRESS

P.O. BOX 2646
KNOXVILLE, TN 37901



DATE 11/14/11

87-157-641
11601

PAY TO THE ORDER OF

American Express

\$ 3557.22

Three Thousand Five Hundred Fifty-seven & 22/100

DOLLARS



BankEast

KNOXVILLE, TN



FOR October Statement



JOHN J. DUNCAN, JR.

15-7434/2540



800 MARKET STREET SUITE 110
KNOXVILLE, TN 37902

DATE Nov. 7, 2011

P AMERICAN EXPRESS
IN THE ORDER OF
THIRTY & 00/100

\$ 30.00

DOLLARS



703.634.8300
800.491.2328



FOR



MP





American Express® Traditional Gold Card

JOHN J DUNCAN
Closing Date 10/23/11

Account Ending [REDACTED]

New Balance **\$3,587.22**
Please Pay By **11/07/11**

Membership Rewards® Points
As of 10/23/11
30,074

For details, please see your Membership Rewards page.

See page 2 for important information about your account.

See Page 7 for Important Information About Your Account

Account Summary

Pay In Full Portion	
Previous Balance	\$3,260.14
Payments/Credits	-\$3,260.14
New Charges	+\$3,587.22
Fees	+\$0.00
New Balance	= \$3,587.22

Pay Over Time Portion	
Previous Balance	\$0.00
Payments/Credits	-\$0.00
New Charges	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total	
Previous Balance	\$3,260.14
Payments/Credits	-\$3,260.14
New Charges	+\$3,587.22
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$3,587.22

Days in Billing Period: 31

Get this statement to go.

Check your balance, view recent transactions and pay your bills right on your phone with the American Express® App.

Get started at:
americanexpress.com/mobilestatement



Get the app for your:

- IPHONE®
- IPOD TOUCH®
- ANDROID™
- MOBILE WEB

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-327-2177
Pay by Phone 1-800-472-9297

See page 2 for additional information.

Please fold on the perforation below, detach and return with your payment

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending [REDACTED]

Enter account number on all documents.
Make check payable to American Express.



JOHN J DUNCAN
PO BOX 2646
KNOXVILLE TN 37901-2646

Please Pay By
11/07/11

Amount Due
\$3,587.22

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448

BG



JOHN J DUNCAN
Closing Date 10/23/11

Account Ending [REDACTED]

Payments and Credits

Summary

	Pay In Full	Pay Over Time †	Total
Payments	-\$3,260.14	\$0.00	-\$3,260.14
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$3,260.14	\$0.00	-\$3,260.14

Detail *Indicates posting date

Payments	Amount
10/15/11* JOHN J DUNCAN PAYMENT RECEIVED - THANK YOU	-\$3,260.14

New Charges

Summary

	Pay In Full	Pay Over Time †	Total
JOHN J DUNCAN [REDACTED]	\$3,437.48	\$0.00	\$3,437.48
JOHN J DUNCAN JR [REDACTED]	\$149.74	\$0.00	\$149.74
Total New Charges	\$3,587.22	\$0.00	\$3,587.22

Detail *Indicates posting date

	Amount
JOHN J DUNCAN Card Ending [REDACTED]	
09/27/11 CHILI'S GRILL#414 KNOXVILLE TN 1-800-983-4637	\$22.50
09/28/11 BRAVO KNOXVILLE KNOXVILLE TN RESTAURANT FOOD/BEVERAGE \$86.50 TIP \$13.50	\$100.00
09/29/11 THE CHOP HOUSE 54292KNOXVILLE TN 8656871330 FOOD/BEVERAGE \$241.71	\$241.71
10/01/11 OLSON'S RIVER GRILL OTOWNSEND TN RESTAURANT	\$200.00
10/02/11* MEM RWDS ANNUAL PROGRAM FEE Goods and Services	\$40.00
10/04/11 EXPEDIA INC ATLANTA GA DELTA AIR LINES INC. From: KNOXVILLE To: NEW YORK LA GUARDI Carrier: DL Class: U DL T YY 00 YY 00 Ticket Number [REDACTED] Date of Departure: 12/09 Passenger Name: DUNCAN/ZANE JOSEPH Document Type: PASSENGER TICKET	\$289.40

Continued on reverse

Detail Continued

*Indicates posting date

				Amount
10/04/11	EXPEDIA INC	ATLANTA	GA	\$289.40
	DELTA AIR LINES INC.			
	From:	To:	Carrier:	Class:
	KNOXVILLE	NEW YORK LA GUARDI	DL	U
		KNOXVILLE	DL	T
		N/A	YY	00
		N/A	YY	00
	Ticket Number [REDACTED]		Date of Departure: 12/09	
	Passenger Name: DUNCAN/HALLIE CATHER			
	Document Type: PASSENGER TICKET			
10/04/11	EXPEDIA INC	ATLANTA	GA	\$289.40
	DELTA AIR LINES INC.			
	From:	To:	Carrier:	Class:
	KNOXVILLE	NEW YORK LA GUARDI	DL	U
		KNOXVILLE	DL	T
		N/A	YY	00
		N/A	YY	00
	Ticket Number [REDACTED]		Date of Departure: 12/09	
	Passenger Name: DUNCAN/LYNN H			
	Document Type: PASSENGER TICKET			
10/06/11	FREEDOMPAY	WAYNE	PA	\$30.00
	888-495-0222			
	Description			
	BUSINESS SERVI			
10/07/11	KANPAI TOKYO	KNOXVILLE	TN	\$175.40
	8656933903			
10/07/11	KANPAI TOKYO	KNOXVILLE	TN	\$206.74
	8656933903			
10/11/11	MEDICAL FACULTY ASSOWASHINGTON		DC	\$30.00
	2027413502			
10/12/11	ASSOCIATION OF AMERIWASHINGTON		DC	\$150.00
	202-639-2106			
10/12/11	FREEDOMPAY	WAYNE	PA	\$85.05
	888-495-0222			
	Description			
	BUSINESS SERVI			
10/13/11	FREEDOMPAY	WAYNE	PA	\$50.75
	888-495-0222			
	Description			
	BUSINESS SERVI			
10/14/11	FREEDOMPAY	WAYNE	PA	\$76.00
	888-495-0222			
	Description			
	BUSINESS SERVI			
10/17/11	BABIES 'R' US	KNOXVILLE	TN	\$103.27
	CHILDREN'S CLOTHING			
10/17/11	BIG LOTS #01244 BIG	KNOXVILLE	TN	\$143.66
	DISCOUNT STORE			
	Description	Price		
	REFER TO RECEIPT	\$143.66		
10/17/11	OCCASIONS CATERERS BWASHINGTON		DC	\$328.00
	2025467400			
10/17/11	AC MOORE STR 67	KNOXVILLE	TN	\$60.24
	ARTIST SUPPLY & CRAFT			

JJD TO PAY

GIFT LARRY Cox GRANDdaughter

FOR KNOXVILLE Symphony
WOMEN OF SERVICE (CHARITY)

FOR KNOX Symphony (CHARITY)

Continued on next page





American Express® Traditional Gold Card

p. 5/10

JOHN J DUNCAN
Closing Date 10/23/11

Account Ending [REDACTED]

Detail Continued *Indicates posting date

				Amount
10/18/11	CAROLINA POTTERY-KNOKNOXVILLE MISC/SPECIALTY RETAIL	TN	For Knoxville Synonym Women of Service (Charity)	\$150.08
10/18/11	CAROLINA POTTERY-KNOKNOXVILLE MISC/SPECIALTY RETAIL	TN	11 11	\$235.17
10/18/11	BIG LOTS #01244 BIG KNOXVILLE DISCOUNT STORE	TN	11 11	\$47.85
	Description	Price		
	REFER TO RECEIPT	\$47.85		
10/18/11	PF CHANGS #9923 0080KNOXVILLE 865-957-8986	TN		\$30.94
	FOOD	\$25.94		
	TIP	\$5.00		
10/21/11	PF CHANGS #9923 0080KNOXVILLE 865-957-8986	TN		\$61.92
	FOOD	\$49.92		
	TIP	\$12.00		

JOHN J DUNCAN JR
Card Ending [REDACTED]

				Amount
09/30/11	TLF*HALL'S FLORIST & MADISONVILLE 4234429455	TN		\$109.25
10/10/11	RED LOBSTER #047 001KNOXVILLE 8656934651	TN		\$40.49
	FOOD/BEVERAGE	\$38.49		
	TIP	\$2.00		

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

2011 Fees and Interest Totals Year-to-Date

		Amount
Total Fees in 2011		\$145.00
Total Interest in 2011		\$0.00

Continued on reverse

Important Notice

Information on Pay Over Time Features

You may have access to one or more Pay Over Time Features as part of your Card account. The following are the current Annual Percentage Rates (APRs) for Pay Over Time Features. (v) indicates variable rate.

Please refer to page 2 for further important information regarding your account

Vertical line of text on the right side of the page, possibly a page number or reference.





JOHN J DUNCAN
Closing Date 10/23/11

Account Ending [REDACTED]

The Importance of Paying on Time

We'd like to share information to help you manage your account and to emphasize the importance of paying on time each month.

Paying late has consequences, including:

- If you pay late, you will be charged a late fee of up to \$35 or 2.99% of the past due amount.
- Your account will be reported as past due to credit reporting agencies if you fail to pay the minimum amount due for two billing periods in a row.
- If you have a pay over time feature, paying late can trigger the penalty APR.
- Paying late can result in restrictions on earning and redeeming rewards.

To help you make payments on time, every time, we offer a suite of account management tools:

- Pay online or by phone 24/7 – Login to your account online or call 1-800-I-PAY-AXP (1-800-472-9297).
- AutoPay – Have your payment automatically deducted from your bank account each month.
- Account alerts – Get email or text alerts when your payment due date is approaching.
- Mobile services – View and manage your Card account from anywhere.

Go to financialtools.americanexpress.com/alerts to learn more.

We hope you find this information helpful. Thank you.



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Membership Rewards®
Monthly Statement and Program News

MEMBERSHIP
rewards

p. 9/10

Prepared for JOHN J DUNCAN

Account Number [REDACTED]

Total Points Balance **30,074**

Points Earned this Period **3,225**

Account Summary September 1, 2011 - September 30, 2011

Opening Points Balance	26,849
Points Earned this Period	+3,225
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	30,074

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Questions About Your Account?

membershiprewards.com
1-800-AXP-EARN (297-3276)
 International Collect: 305-816-2799

Did You Know?

Use Points For Everyday Charges
 Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at membershiprewards.com/everydaycharges

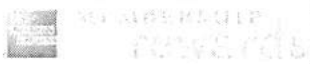
Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at membershiprewards.com/earn

Points Transaction Detail September 1, 2011 - September 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXX [REDACTED]	1,574	0	1,574
Add'l Traditional Gold XXXX-XXXX [REDACTED]	1,651	0	1,651
Total	3,225	0	3,225

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

The Hottest Deals for the Hottest Products



Find great deals on rewards like electronics, home, fashion and accessories and sporting goods.

Save 10% or more.

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Visit membershiprewards.com/merchandise-specials or call **1-800-AXP-EARN (297-3276)** and redeem points for hot rewards.

(MR Message 7553)

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Gear Up with the Nike Gift Card



The right gear can make a huge difference in your performance and comfort. Shop Nike's complete collection of high-performance footwear, apparel and equipment specifically designed for your sport. Redeem at NIKETOWN, NikeFactoryStores, NikeStore locations and online at NikeStore.com, the official place to buy Nike products online. Nike Gift Cards may be used to create customized Nike products at NIKEiD.com where you become part of the design process.

Nike Gift Cards don't expire. Cardmembers can redeem Membership Rewards® points today for \$25, \$50 and \$100 Card denominations. Log on to membershiprewards.com or 1-800-AXP-EARN (297-3276). (MR Message 7576)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

New News About Hilton HHonors®



Staying at Hilton Hotels Worldwide just got even easier. Now you get 15% better value when you transfer Membership Rewards® points to Hilton HHonors® because 1,000 Membership Rewards points = 1,500 HHonors points. Transfer now and stay at one of the Hilton Worldwide hotels including Hilton®, Conrad® Hotels & Resorts, DoubleTree®, Embassy Suites Hotels®, Hampton®, Hilton Garden Inn®, Homewood Suites by Hilton® and Waldorf Astoria® Hotels & Resorts.

For more information, visit membershiprewards.com/hilton or call 1-800-AXP-EARN (297-3276).

(MR Message 7543)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Redeem Membership Rewards® Points for a Brooks Brothers Gift Card



Established in 1818, Brooks Brothers is the premier American purveyor of classic apparel. Brooks Brother's collections for men, women and boys continue to define elegance with timeless style and quality that is second to none. They invite you to experience their legendary spirit of innovation and customer service.

For a store location near you or to request a catalog, call 1-800-274-1815 or visit www.BrooksBrothers.com

(MR Message 7577)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



EXHIBIT 48

JOHN J DUNCAN
Closing Date 12/23/11

Account Ending [REDACTED]

New Balance	\$11,036.94
includes the past due amount of \$1,976.54	
Please Pay By	01/07/12

Membership Rewards® Points	
As of 12/23/11	
	35,595
For details, please see your Membership Rewards page.	

- See page 2 for important information about your account.
- Your account is past due. Please pay **immediately**. Further delinquency will be reported to credit reporting agencies.
- Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 8**.

MEMBERSHIP REWARDS®
Because your payment was received late, you may have forfeited Membership Rewards® points. Please visit our website at americanexpress.com/rewards or call **1-800-AXP-EARN (297-3276)** for more information or to reinstate points. There is a \$29.00 fee for each month of points you want to reinstate.

Account Summary

Pay In Full Portion	
Previous Balance	\$1,976.54
Payment of Credits	- \$0.00
New Charges	+ \$9,064.40
Fees	+ \$0.00
New Balance	= \$11,036.94

Pay Over Time Portion	
Previous Balance	\$0.00
Payment of Credits	- \$0.00
New Charges	+ \$0.00
Fees	+ \$0.00
Interest Charged	+ \$0.00
New Balance	= \$0.00
Minimum Due	\$0.00

Account Total	
Previous Balance	\$1,976.54
Payment of Credits	- \$0.00
New Charges	+ \$9,064.40
Fees	+ \$0.00
Interest Charged	+ \$0.00
New Balance	\$11,036.94

Days in Billing Period: 31

Customer Care


Pay by Computer
americanexpress.com/psb

Customer Care 1-800-227-2177 **Pay by Phone** 1-800-473-9297

See page 2 for additional information.

IT'S NOT JUST FOR HIGH-END COUTURE.

YOUR AMERICAN EXPRESS® CARD IS WELCOME AT AMEXNETWORK.COM/WELCOME



Please fold on the perforation below, detach and return with your payment.

- Payment Coupon** Do not staple or use paper clips.
- Pay by Computer** americanexpress.com/psb
- Pay by Phone** 1-800-473-9297

Account Ending [REDACTED]

Enter account number on all documents.
Make check payable to American Express.

JOHN J DUNCAN
PO BOX 2646
KNOXVILLE TN 37901-2646

Please Pay By	01/07/12
Amount Due	\$11,036.94

Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 650448
DALLAS TX 75265-0448



Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Service number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*


Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will not charge you interest on charges added automatically to a Pay Over Time balance, or to charges that were added to a Pay Over Time balance at your request in prior billing periods, if you pay the Account Total New Balance by the next Closing Date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. **We will charge a fee of 2.7% of the converted US dollar amount.** We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

	Customer Care & Billing Inquiries	1-800-528-4800	Hearing Impaired
	International Collect	1-336-393-1111	TTY: 1-800-221-9950
	Large Print & Braille Statements	1-800-528-4800	FAX: 1-800-695-9090
	Lost or Stolen Card	1-800-992-3404	In NY: 1-800-522-1897
	Express Cash	1-800-CASH-NOW	

	Website: americanexpress.com
	Mobile Site: amexmobile.com
Customer Care & Billing Inquiries	Payments
P.O. BOX 981535	P.O. BOX 650448
EL PASO, TX	DALLAS TX
79998-1535	75265-0448

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and Home Phone

Area Code and Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

JOHN J DUNCAN
Closing Date 12/23/11


Account Ending [REDACTED]

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
JOHN J DUNCAN [REDACTED]	\$7,912.09	\$0.00	\$7,912.09
JOHN J DUNCAN JR [REDACTED]	\$1,148.31	\$0.00	\$1,148.31
Total New Charges	\$9,060.40	\$0.00	\$9,060.40

Detail

 **JOHN J DUNCAN**
Card Ending [REDACTED]

			Amount
11/22/11	APPLEBEES 8551502017KNOXVILLE TN		\$27.01
	865-5315819		
	FOOD/BEVERAGE	\$23.01	
	TIP	\$4.00	
11/25/11	MALONE'S HAMBURG LEXINGTON KY		\$134.00
	RESTAURANT		
	FOOD/BEVERAGE	\$118.45	
	TIP	\$15.55	
11/26/11	CRACKER BARREL #77 LLEXINGTON KY		\$86.44
	8003339566		
	Description		
	RESTAURANT CHARGES		
11/30/11	TSP*18043918619 800-219-4606 NV		\$194.65
	8002194606		
12/03/11	The New York Palace New York NY		\$446.37
	Arrival Date	Departure Date	
	12/02/11	12/03/11	
	00000000		
	LODGING		
12/04/11	LITTONS DIRECT TO YOKNOXVILLE TN		\$1,507.12
	CATERER		
12/05/11	STEAK N SHAKE 3702 OKNOXVILLE TN		\$18.36
	3172231430		
	Description		
	RESTAURANT CHARGES		
12/05/11	CAPTAIN DS 037820LENOIR CITY TN		\$12.82
	800-3144819		
12/06/11	THE CHOP HOUSE 54292KNOXVILLE TN		\$81.56
	8655312467		
	TIP	\$10.00	
12/06/11	STUBHUB INC STUBHUB,SAN FRANCISCO CA		\$928.95
	TICKET AGENCY		
12/06/11	GLASS BAZAAR, INC. 5KNOXVILLE TN		\$214.13
	8655849072		
	Description	Price	
	GLASSWARE/CRYSTAL	\$214.13	
12/07/11	FREEDOMPAY WAYNE PA		\$30.00
	888-495-0222		
	Description		
	BUSINESS SERVI		

Continued on reverse

Detail Continued

				Amount
12/09/11	NYC-TAXI VERIFONE NYLONG ISLAND CITY NY 718-786-8585 Description TAXI: 7K74 20:35 85 W 61 St N 20:52 638 5th Ave			\$11.90
12/09/11	SALS CAFE AND RESTAUNEW YORK NY 2129250440 FOOD/BEVERAGE \$17.50 TIP \$3.50			\$21.00
12/09/11	CAFE FIORELLO0046 NEW YORK NY RESTAURANT Description FOOD/BEVERAGE			\$209.17
12/09/11	NYC TAXI MED 6K14 09BROOKLYN NY 000-0000000			\$15.60
12/09/11	NYC TAXI MED 4P75 09FLUSHING NY 718-9938100			\$40.00
12/10/11	DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: [REDACTED] Date of Departure: 12/31 Passenger Name: DUNCAN/HALLIECATHERINE Document Type: EXCESS BAGGAGE			\$25.00
12/10/11	DELTA AIR LINES ATLANTA DELTA AIR LINES From: To: Carrier: Class: N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number [REDACTED] Date of Departure: 12/31 Passenger Name: DUNCAN/LYNNH Document Type: EXCESS BAGGAGE			\$25.00
12/10/11	BEN BENSON'S NEW YORK NY 2125818888			\$353.90
12/10/11	ALL TAXI MANAGEMENT LONG ISLAND CITY NY 718-361-0055 Description TAXI: 1B55 09:26 77 E 51 St N 09:34 77 E 15 St N			\$8.20
12/10/11	SAKS FIFTH AVENUE NYNEW YORK NY 2129402818 Description Price 5TH FL REST. FOODS \$45.90 GRATUITIES \$6.00			\$55.97
12/10/11	NYC TAXI MED 9Y54 09LONG ISLAND C NY 718-3923013			\$10.80

Continued on next page

JOHN J DUNCAN
Closing Date 12/23/11

Account Ending XXXXXXXXXX

Detail Continued

				Amount
12/10/11	MAJESTIC CAFE NEW YORK NY 2125818249 FOOD/BEVERAGE		\$51.55	\$51.55
12/10/11	NYC TAXI MED 1B57 09CARTERET NJ 732-5415665			\$12.96
12/11/11	MOHAMMAD A. RAHIM - LONG ISLAND CITY NY GOVERNMENT SERVICE Description TAXI: 5B93 22:41 357 5th Ave 22:43 12 E 44th St			\$7.90
12/11/11	ROSA MEXICANO ROSA MNEW YORK NY 61 COLUMBUS AVE NEW YORK FOOD/BEVERAGE TIP		\$139.36 \$19.20	\$158.56
12/11/11	NY SKYRIDE 270201367NEW YORK NY AMUSEMENT PARK			\$162.00
12/11/11	The New York Palace New York NY Arrival Date Departure Date 12/09/11 12/11/11 00000000 LODGING			\$130.97
12/11/11	MAG TAXI MANAGEMENT LONG ISLAND CITY NY 718-392-8294 Description TAXI: 7D65 13:45 14:06			\$15.20
12/11/11	NYC TAXI MED 4J46 09LONG ISLAND C NY 718-4721800			\$12.72
12/12/11	NYC TAXI MED 3P94 09BROOKLYN NY 908-3587546			\$11.37
12/12/11	NYC TAXI MED 1B92 09BROOKLYN NY 000-0000000			\$10.80
12/12/11	NYC TAXI MED 2F61 09WOODSIDE NY 000-0000000			\$27.60
12/12/11	NYC TAXI GROUP INC-1BROOKLYN NY GOVERNMENT SERVICE Description TAXI: 7P68 11:18 11:22			\$8.20
12/12/11	NYC TAXI GROUP INC-1BROOKLYN NY GOVERNMENT SERVICE Description TAXI: 4C82 13:29 West St New 13:35 310 W Broadw			\$9.80
12/12/11	MADAME TUSSAUDS NY ONEW YORK NY 2125129600			\$117.57

Continued on reverse

Detail Continued

				Amount
12/12/11	NYC TAXI MED 5E18 09BROOKLYN 000-0000000	NY		\$17.52
12/12/11	INTERVAL SERVICES, IWOODSIDE 718-424-7400 Description GENERAL MERCH	NY		\$55.00
12/12/11	The New York Palace New York Arrival Date: 12/09/11 Departure Date: 12/12/11 00000000 LODGING	NY		\$1,957.04
12/13/11	DELTA AIR LINES ATLANTA DELTA AIR LINES From: N/A To: N/A Carrier: YY Class: 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: [REDACTED] Date of Departure: 12/31 Passenger Name: DUNCAN/LYNNH Document Type: EXCESS BAGGAGE			\$25.00
12/13/11	DELTA AIR LINES ATLANTA DELTA AIR LINES From: N/A To: N/A Carrier: YY Class: 00 N/A N/A YY 00 N/A N/A YY 00 N/A N/A YY 00 Ticket Number: [REDACTED] Date of Departure: 12/31 Passenger Name: DUNCAN/HALLIECATHERINE Document Type: EXCESS BAGGAGE			\$25.00
12/13/11	LAGUARDIA USA, LLC PHILADELPHIA 718-656-6210 Description FAST FOOD REST	PA		\$16.86
12/13/11	LAGUARDIA USA, LLC PHILADELPHIA 718-656-6210 Description FAST FOOD REST	PA		\$36.97
12/13/11	LITTONS DIRECT TO YOKNOXVILLE CATERER	TN		\$177.64
12/17/11	MCALISTERS DELI 0089KNOXVILLE 865-769-5001 Description FOOD/BEVERAGE	TN		\$24.43
12/18/11	LITTONS DIRECT TO YOKNOXVILLE CATERER	TN		\$174.38
12/21/11	SEASONS KNOXVILLE 865-671-3679 Description FOOD/BEVERAGE	TN		\$185.79
12/22/11	SHONEY'S #4 00000000KNOXVILLE 8656906331 Description RESTAURANT CHARGES	TN		\$21.31

Continued on next page

JOHN J DUNCAN
Closing Date 12/23/11

Account Ending [REDACTED]

Detail Continued

				Amount
JOHN J DUNCAN JR Card Ending [REDACTED]				
				Amount
12/05/11	THE OLD EBBITT GRILL WASHINGTON RESTAURANT FOOD/BEVERAGE TIP	DC		\$96.79
			\$81.79	
			\$15.00	
12/06/11	CENTRAL MICHEL RICHAWASHINGTON 2026260015	DC		\$455.00
12/09/11	CALHOUN'S 105 KNOXVILLE RESTAURANT FOOD/BEVERAGE TIP	TN		\$46.15
			\$40.15	
			\$6.00	
12/14/11	GATEWAY COMMONS #157 NASHVILLE 6152553764 Description PARKING LOT/GARAGE	TN	Price \$20.00	\$20.00
12/15/11	Hilton Nashville Dow Nashville Arrival Date 12/13/11 00000000 LODGING	TN	Departure Date 12/14/11	\$158.09
12/15/11	Hilton Nashville Dow Nashville Arrival Date 12/13/11 00000000 LODGING	TN	Departure Date 12/14/11	\$158.09
12/15/11	Hilton Nashville Dow Nashville Arrival Date 12/13/11 00000000 LODGING	TN	Departure Date 12/14/11	\$185.40
12/20/11	SILVER SPOON #8904 OKNOXVILLE RESTAURANT Description FOOD/BEVERAGE	TN		\$28.79

Fees

		Amount
Total Fees for this Period		\$0.00

Interest Charged

		Amount
Total Interest Charged for this Period		\$0.00

Continued on reverse

2011 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2011	\$145.00
Total Interest in 2011	\$0.00

Important Notice**Renewal Notice**

Your Account renews next month. The following terms are in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable when you receive your periodic statement.

Annual Membership Fee: The annual membership fee for your Account is \$85.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Service phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to a Feature if you make a late payment or a payment that is returned. If the Penalty APR is applied for either of these reasons, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. The following APRs apply to the Features noted as of the Closing Date of this statement.

Tier	Rate Description	APR
STANDARD	Prime + 14.99%	18.24%
PENALTY	Prime + 23.99%	27.24%


Prepared for JOHN J DUNCAN

Account Number [REDACTED]

Questions About Your Account?

Total Points Balance 35,595

Points Earned this Period 1,975

 membershiprewards.com

1-800-AXP-EARN (297-3276)
 International Collect: 305-816-2799

Account Summary November 1, 2011 - November 30, 2011

Opening Points Balance	33,620
Points Earned this Period	+1,975
Points Used this Period	0
Reinstated Points and Adjustments	0
Total Points Balance	35,595

Points Earned this Period are pending until charges are paid in full and all your accounts are in good standing. Points Earned this Period may include Bonus Points.

Did You Know?

Use Points For Everyday Charges
 Use your Card for everyday purchases like groceries, gas, phone bills and more, then go online and use the points you earned to cover those charges. Learn more at membershiprewards.com/everydaycharges

Where To Stop Before You Shop
 Earn up to 10X points on 300+ brands at membershiprewards.com/earn

Points Transaction Detail November 1, 2011 - November 30, 2011

Points Earned this Period	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Traditional Gold XXXX-XXXX-41000	1,946	0	1,946
Add'l Traditional Gold XXXX-XXXX-41010	29	0	29
Total	1,975	0	1,975

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. **Forfeited points can be reinstated for a fee by calling the number provided below or visiting membershiprewards.com.** Terms and Conditions of the Membership Rewards® program apply. For more information, visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Use Membership Rewards® Points on Facebook!



Check out weekly offers and the latest updates on the Membership Rewards tab on Facebook!

Visit facebook.com/americanexpress or call 1-800-AXP-EARN (297-3276) and redeem points for hot rewards.

(SMR Message 7756)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call 1-800-AXP-EARN (297-3276) for more information. Participating partners and available rewards are subject to change without notice.

Continued on reverse

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.



Redeem Membership Rewards® Points for Flights on Cathay Pacific

Cathay Pacific offers nonstop service from North America (including Los Angeles, New York City, San Francisco and Chicago) to Hong Kong, with convenient connections to more than 60 popular Asian cities. Redeem Membership Rewards points for flights on Cathay Pacific today.

For more information, visit membershiprewards.com/cathay or call **1-800-AXP-EARN (297-3276)**.

(MR Message 7755)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.



Redeem Membership Rewards® Points for Ruth's Chris Steak House® Gift Cards

Ruth's Chris Steak House cordially invites you to experience the sizzle of our mouthwatering steaks, succulent seafood, tasty side dishes and decadent desserts. Looking for the perfect night out? We've got you covered. Join us for steak and beers with the guys, round up the girls for a delicious evening or unwind with coworkers after a long day. Enjoy the warm hospitality that made us famous and discover that at Ruth's, we're serving up more than just sizzling steaks. Visit us at www.ruthschris.com

To start redeeming Membership Rewards points today, log on to membershiprewards.com or call **1-800-AXP-EARN (297-3276)**.

(MR Message 7760)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Transfer Membership Rewards® Points to Alitalia's MilleMiglia



As Italy's premier airline, Alitalia offers nonstop service to Rome and Milan where you can conveniently connect to numerous destinations in Italy and throughout the world.

For more information, visit membershiprewards.com/alitalia or call **1-800-AXP-EARN (297-3276)**.

(MR Message 7754)

Terms and conditions for the Membership Rewards® program apply. Visit membershiprewards.com/terms or call **1-800-AXP-EARN (297-3276)** for more information. Participating partners and available rewards are subject to change without notice.

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

JOHN J DUNCAN
Closing Date 12/30/11

Account Ending [REDACTED]

Extended Warranty*

What if the color fades on your new flat-screen TV?
Or your food processor starts rattling instead of slicing and dicing?
Chances are it will happen right after the warranty runs out.
Fortunately, when you use your American Express® Card
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up to one additional year.

To learn more about this benefit of your Card, visit
americanexpress.com/extendedwarranty or call 1-800-225-3750.

*Extended Warranty is underwritten by AMEX Assurance Company, Administrative Office, Phoenix, AZ. Coverage is determined by the terms, conditions and exclusions of Policy AX1993 or Policy DW-IND and is subject to change without notice. This document does not supplement or replace the Policy.



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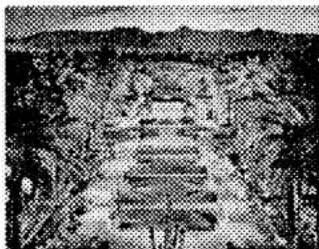
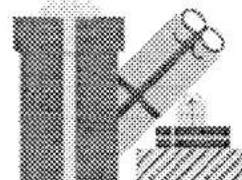
If there are other places where you would like to see the Card accepted, please call the Customer Service
number that is located on page 2 of your statement or the number that is on the back of your Card.



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AMERICAN EXPRESS
MEMBERSHIP REWARDS®



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Terms and Conditions: Must call 1-800-496-0823 to be eligible for the offer. Must be a new DIRECTV subscriber. Offer ends 2/8/12 and is based on approved credit. Payment must be made with any American Express Card. To receive \$10 billing credit, payment must be made with any American Express Card and DIRECTV service must be activated for 30 days. Upon activation of DIRECTV System and programming, customer will receive 12 non-refundable/non-transferable credits of \$10 each over 12 DIRECTV billing cycles totaling \$120. Commercial accounts/customers not eligible. **Term agreement of 24 consecutive months required for lease.** Programming, pricing, terms and conditions subject to change at any time. Pricing residential. Taxes not included. Receipt of DIRECTV programming subject to DIRECTV Customer Agreement copy provided at directv.com/legal and in order confirmation. DIRECTV and the Cyclone Design logo are registered trademarks of DIRECTV, Inc.

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