

November 11, 2008

To: The Families of Dave Baughman and Debbie Marinelli Baughman

Subject: The Baughman/Marinelli Family Opportunity Fund

On August 31, 2008, Debbie and Dave Baughman established a trust fund whose primary goal is to encourage the members of their families “to become productive members of their communities by encouraging diligent application of personal skills and by fostering education”.

This fund allows those members of Dave’s and Debbie’s families specifically identified (enclosed is a complete list of eligible individuals) to apply to the fund for grants and/or loans in five (5) specific areas:

- 1) Education.
Family members may apply to the fund to offset expenses associated with education in the form of “preschool, primary and secondary private education as well as education at an accredited public or private college or university and postgraduate study and technical, vocational, music, art, religious or trade school.”
- 2) Purchase or refurbishing of a primary residence
This provision would allow a family member to apply to the fund for money towards the down payment on a home or for money to repair/re-model their current primary residence.
- 3) Work Performance
This provision allows family members to apply to the fund for year over year salary increase matching up to an amount equal to a maximum of 5 percent (5%) of total, current annual wages.” To be eligible, the applicant will be required to provide all documentation to make the necessary calculations within 30 days of the filing of their Federal income tax return. The intent of this provision is to reward family members for continued growth in the workplace and to encourage saving money as a way of life.
- 4) Medical expenses.
This provision allows family members to apply to the fund to help offset medical expenses. The fund is to be used “only when Beneficiary’s personal resources (health insurance, etc), or resources from other trusts or immediate family members, are insufficient or unavailable to provide for him or her.”
- 5) Family Business
Family members may apply to the fund to “establish, build, and/or maintain a business which is their primary source of income.” In all cases any amount of money granted would be in the form of a loan or part ownership in the business until the amount of the loan is re-paid to the fund. The applicant would be required to submit a business plan and exhibit knowledge in the business area. Contributions from other investors and general economic conditions will be taken into consideration.

The Fund activities are managed by a Board of Trustees. The Board of Trustees consists of Robert L. Baughman, Byron Baughman, Tammy Fraser, Dolores Rastetter, Dolores Augustin and Ken Marinelli.

Attached to this letter is an application that must be filled out completely and submitted for consideration. Applications will be reviewed by the Board of Trustees as required by the fund.

Questions regarding the application form or how to fill it out can be answered by any of these individuals. Once completed, the application can be sent to any member of the Board who will be responsible for its presentation to the entire Board. Contact information for each board member is attached.

Applications will be reviewed a minimum of every three (3) months with emergency requests reviewed immediately. The first review is scheduled for the middle of January.

It is Dave and Debbie's sincere hope that everyone will take advantage of the Baughman/Marinelli Family Opportunity Fund. If you have any question, please contact any board member for clarification.

Sincerely,

The Baughman/Marinelli Family Opportunity Fund Board of Trustees

Robert L. Baughman

Byron Baughman

Tammy Fraser

Dolores Rastetter

Dolores Augustin

Ken Marinelli