

**BEFORE THE TENNESSEE REGULATORY AUTHORITY
NASHVILLE, TENNESSEE**

IN RE:)	
)	
PETITION OF INTEGRATED RESOURCE)	
MANAGEMENT, INC. d/b/a IRM UTILITY, INC.)	Docket No. <u>11-00081</u>
TO AMEND ITS CERTIFICATE OF PUBLIC)	
CONVENIENCE AND NECESSITY TO SERVE)	
AN AREA IN CUMBERLAND COUNTY,)	
TENNESSEE KNOWN AS GENESIS VILLAGE)	
ESTATES SUBDIVISION)	

**PETITION TO AMEND
CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY**

Integrated Resource Management, Inc. d/b/a IRM Utility, Inc. ("IRM"), by and through its undersigned counsel, hereby petitions the Tennessee Regulatory Authority ("Authority") to amend its Certificate of Public Convenience and Necessity to expand its service area to include a portion of Cumberland County, Tennessee known as Genesis Village Estates Subdivision ("Genesis Village").

In support of its Petition, IRM submits the following:

1. A copy of IRM's Certificate of Formation and Filing Information, on file with the Secretary of State for the State of Tennessee, is attached hereto collectively as **Exhibit A**:
2. IRM proposes to operate and service the wastewater system within Genesis Village once installation is complete. The Utility Services Agreement ("Agreement") entered into between IRM and Genesis Properties Partners, a Tennessee corporation and developer of Genesis Village, is attached hereto as **Exhibit B**:

3. Genesis Village is a residential Subdivision. A territory and subdivision map of the proposed service area, located in Cumberland County, Tennessee, is attached hereto collectively as **Exhibit C**;

4. A letter from Kenneth Carey, Jr., Mayor of Cumberland County, Tennessee, and The City of Crossville Mayor, J. H. Graham, III., assuring the Authority that Cumberland County does not plan to provide sewer to the proposed service area, is attached hereto as **Exhibit D**;

5. Initially, Genesis Village will house approximately 100 customers. An estimated analysis of customer growth is included within IRM's prescribed Implementation Plan which additionally includes an estimated build-out of the system over the next ten (10) years. The projected cost of operation and the prescribed Implementation Plan are attached hereto as **Exhibit E**;

6. Upon approval, the construction of the system will take approximately 120 days to complete. The estimated value of the contribution in aid of construction of the initial wastewater system is approximately \$300,000.00.

7. At the request of IRM, the Tennessee Department of Environment and Conservation ("TDEC") has issued State Operating Permit Number 08 040, which was issued by letter dated August 31, 2008, and is attached hereto as **Exhibit F**;

7. An Irrevocable Letter of Credit on behalf of IRM, on file with the Authority, is attached hereto as **Exhibit G**;

8. A copy of IRM's most recent Financial Statement, its 2010 Annual Report, on file with the Authority, is attached hereto as **Exhibit H**;

10. The Pre-filed Direct Testimony of Jeffrey W. Cox, Sr., President of IRM, is attached hereto as **Exhibit I**.

WHEREFORE, PREMISES CONSIDERED, Integrated Resource Management, Inc.
d/b/a IRM Utility, Inc. respectfully requests that the Tennessee Regulatory Authority grant its
Petition to amend its Certificate of Public Convenience and Necessity to serve an area in
Cumberland County, Tennessee known as Genesis Village Estates Subdivision.

Respectfully submitted,

FARRIS MATHEWS BOBANGO PLC

By: 

Charles B. Welch, Jr, BPR No.

C. Corum Webb, BPR No. 023956

618 Church Street, Suite 300

Nashville, Tennessee 37219

Telephone: (615) 726-1200

Facsimile: (615) 726-1776

Email: rbaskin@farrismathews.com

*Attorneys for Integrated Resource Management, Inc.
d/b/a IRM Utility, Inc.*

Exhibit A

[Department Home](#) | [Contact Us](#) | [Search:](#)[Administrative Hearings](#) | [Business Services](#) | [Charitable Fundraising](#) | [Elections](#) | [Library & Archives](#) | [Publications](#)

Tennessee Secretary of State

Tre Hargett

Home	Corporations	Motor Vehicle Temp Liens	Notaries	Summons	Trademarks	UCC	Workers' Comp Exemption	More Services
----------------------	------------------------------	--	--------------------------	-------------------------	----------------------------	---------------------	---	-------------------------------

[Business Services Online](#) > [Business Information Search](#) > [Business Entity Detail](#)

Business Entity Detail

Entity details cannot be edited. This detail reflects the current state of the filing in the system.
[Click Here to return to the Business Information Search](#)

000237604: Corporation For-Profit - Domestic**Name:** INTEGRATED RESOURCE MANAGEMENT, INC.**Old Name:****Business Type:****Status:** Active**Initial Filing:** 02/20/1991**Formed in:** Jefferson County**Delayed Effective Date:****Fiscal Year Close:** December**AR Due Date:** 04/01/2012**Term of Duration:** Perpetual**Inactive Date:****Principal Office:** 3444 ST. ANDREWS DR.
BANEERRY, TN 37890 USA**Annual Report:** 3444 ST. ANDREWS DR.**Mailing Address:** BANEERRY, TN 37890 USA**AR Exempt:** No**Shares of Stock:** 5,000[Assumed Names](#)[History](#)[Registered Agent](#)**Name**

IRM UTILITY, INC.

Status

Inactive - Name Cancelled

Expires

02/16/2012

[Printer Friendly Version](#)

Division of Business Services
312 Rosa L. Parks Avenue, Snodgrass Tower, 6th Floor
Nashville, TN 37243
615-741-2286

[Email](#) | [Directions](#) | [Hours and Holidays](#)[Contact Us](#) | [Site Map](#) | [Web Policies](#) | [Disclaimer](#) | [Department of State](#) | [Tennessee.gov](#)

© 2009 Tennessee Department of State



STATE OF TENNESSEE
Tre Hargett, Secretary of State
Division of Business Services
William R. Snodgrass Tower
312 Rosa L. Parks AVE, 6th FL
Nashville, TN 37243-1102

Filing Information

Name: **INTEGRATED RESOURCE MANAGEMENT, INC.**

General Information

Control # : 237604
Filing Type: Corporation For-Profit - Domestic
Filing Date: 02/20/1991 2:20 PM
Status: Active
Duration Term: Perpetual

Formation Locale: Jefferson County
Date Formed: 02/20/1991
Fiscal Year Close 12

Registered Agent Address

JEFFREY W COX SR
3444 ST ANDREWS DR
BANE BERRY, TN 37890

Principal Address

3444 ST. ANDREWS DR.
BANE BERRY, TN 37890
Phone: (865) 674-0828

The following document(s) was/were filed in this office on the date(s) indicated below:

Date Filed	Filing Description	Image #
01/20/2011	2010 Annual Report	A0054-1429
08/20/2010	Reinstatement	6758-1981
	Filing Status Changed From: Inactive - Dissolved (Administrative) To: Active	
	Inactive Date Changed From: 08/08/2010 To: No Value	
08/19/2010	2009 Annual Report	A0045-2466
08/08/2010	Dissolution/Revocation - Administrative	A0038-3108
	Filing Status Changed From: Active To: Inactive - Dissolved (Administrative)	
	Name Status Changed From: Active (IRM UTILITY, INC.) To: Inactive - Name Cancelled (IRM UTILITY, INC.)	
06/03/2010	Notice of Determination	A0021-1797
04/06/2009	2008 Annual Report	6508-2835
04/01/2008	2007 Annual Report	6281-0707
03/15/2007	2006 Annual Report	5985-1714
02/16/2007	Assumed Name	5948-2825
03/03/2006	2005 Annual Report	5705-1510
04/27/2005	2004 Annual Report	5443-0713
03/30/2004	2003 Annual Report	5089-0696
04/04/2003	2002 Annual Report	4784-2011

Filing Information

Name: **INTEGRATED RESOURCE MANAGEMENT, INC.**

03/31/2003	Articles of Amendment	4773-2047
	Shares of Stock Changed	
01/23/2002	2001 Annual Report	4400-1924
09/26/2001	1999 Annual Report	4306-0041
09/26/2001	2000 Annual Report	4306-0042
09/26/2001	Reinstatement	4306-0043
09/17/1993	Dissolution/Revocation - Administrative	ROLL 2737
06/18/1993	Notice of Determination	ROLL 2704
09/21/1992	CMS Annual Report Update	2552-1566
	Fiscal Year Close Changed	
08/21/1992	Notice of Determination	ROLL 2532
02/20/1991	Initial Filing	2088-0027

Active Assumed Names (if any)	Date	Expires
--------------------------------------	-------------	----------------

Exhibit B



Integrated Resource Management, Inc.
A Privately Owned Public Utility
P.O. Box 642
3444 Saint Andrews Drive
White Pine, Tennessee 37890
Phone (Vol) 674-0828
Facsimile (Vol) 674-2352
Toll Free (877) 746-2910

UTILITY SERVICES AGREEMENT

This Utility Services Agreement (the "Agreement") is made and entered into effective the 27 day of MARCH, 2008, by and between Integrated Resource Management, Inc. d/b/a IRM Utility, Inc., a Tennessee Corporation, with its principal office located at 3444 Saint Andrews Drive, White Pine, Tennessee, 37890 (the "Utility") and GENESIS PROPERTIES PARTNERS, a Tennessee Corporation, with its principal office located at 4955 GENESIS ROAD, CROSSVILLE, Tennessee, 38571 (the "Developer"), (collectively, the "Parties").

Recitals:

1. Developer is the record owner of GENESIS VILLAGE ESTATES Subdivision (the "Development") as shown in Plat Book/Page _____, Warranty Deed Book/Page _____, in the _____ County, Tennessee Register of Deeds Office;

2. Developer shall construct and install a sewage collection, treatment, and disposal system (the "System") in the Development and shall convey and deliver the System to the Utility for the purpose of providing wastewater services to the Development upon completion of the construction and installation of the System; and

3. Developer and Utility enter into this Agreement to establish the terms and conditions for construction, installation, operation, maintenance, and conveyance of the System.

NOW, THEREFORE, in consideration of the mutual promises and covenants contained herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Parties hereby agree as follows:

1. The Developer shall construct and install the System to serve the Development in accordance with drawings, plans, and specifications selected and approved by Utility's engineers or representatives. The repair, maintenance, and replacement of the System installed to serve the Development shall be the

responsibility of the Utility after the construction of the System is complete and accepted by the Utility.

2. The Developer shall provide a performance bond, irrevocable letter of credit or other appropriate financial security, in an amount equal to the estimated cost to construct and install the System plus ten percent (10%) of such costs, to insure complete construction of the System. The Utility shall be the named beneficiary of the financial security provided by the Developer.

3. The Developer shall provide for the payment of all necessary engineering and construction costs and/or fees. The Developer shall perform all of the work necessary for the complete and final installation of the System in accordance with the drawings, plans, and specifications approved by Utility's engineers or representatives.

4. Construction of the System shall be subject to the supervision and approval of Utility. The Utility shall have a right of inspection throughout the progress of the work. Developer agrees that it shall not backfill soils over or cover any pipe, fittings, or connections until first inspected and approved by Utility.

5. The Developer shall pay Utility a non-refundable amount equal to ten percent (10%) of the estimated construction cost of the System for the expenses incurred by the Utility during the inspection and permitting process.

6. The Utility shall petition the Tennessee Regulatory Authority ("TRA") for a Certificate of Public Convenience and Necessity ("CCN") for the Development. The Developer shall apply and provide for the payment of any fees necessary for a state operating permit to be issued in the name of the Utility by the Tennessee Department of Environment and Conservation ("TDEC"). In the event that the CCN is not issued by the TRA or the state operating permit is not issued by TDEC, the Developer agrees to release, indemnify, and hold the Utility harmless from any and all obligations associated with the Development.

7. The Developer shall have the duty to immediately repair, all breaks, leaks, or defects in the System of any type which occur within one (1) year from the date the System is accepted by the Utility. In the event that the Developer shall fail to make such immediate repairs, then the Utility shall be authorized to make such repairs at the sole cost and expense of the Developer. If the Developer fails to reimburse Utility for any costs associated with these repairs within thirty (30) days of receipt of a written demand for payment, Utility will also be entitled to recover any attorneys' fees, court costs, and any other expenses incurred to recover costs and expenses associated with repair of the system.

8. Developer will facilitate and execute Restrictive Covenants and Bylaws of the Development providing that a service agreement or contract

between the homeowner and Utility will be required by each homeowner to establish wastewater service. The service agreements or contracts to be entered into between the homeowner and the Utility will include, at minimum, a recitation that the Utility will charge an initial fee (security deposit of \$60.00); a monthly fee to be determined and established by a proposal to the TRA; and a description of the Septic Tank Effluent Pumping system that is approved by IRM-C&C.

9. Upon the issuance of the CCN to the Utility by the TRA, the Developer will turn over any and all funds collected from third parties for the purpose of operating the System.

10. Nothing contained herein shall be construed so as to restrict the Utility's right to increase the capacity or to extend the System as it may, in its sole discretion, deem appropriate, including extension of the System for the purpose of providing wastewater sewer service to customers outside of the Development.

11. The Developer hereby represents and warrants that all materials and labor attributable to the System shall be paid in full at the time of the completion of construction and installation of the System and that the System shall be free from any and all liens and encumbrances. Such representation shall survive the conveyance of the System by the Developer to the Utility, as required by paragraph 12 of this Agreement.

12. The Developer hereby represents and warrants that the System will be in conformance to the plans and specifications approved by the Utility.

13. Upon the Utility's acceptance of the System, the Developer shall convey all right, title, and interest in and to the System to the Utility. The Developer shall, upon request of the Utility, execute and deliver any and all documents necessary to convey the System and to grant the Utility an easement in and to the real property surrounding the System to such extent necessary for access to inspect, repair, replace and maintain the System.

14. If any part of this Agreement for any reason shall be declared invalid or unenforceable, such decision shall not affect the validity or enforceability of any remaining portion, which shall remain in full force and effect; provided, however, that in the event a part of this Agreement is declared invalid and the invalidity or enforceability of such part has the effect of materially altering the obligations of any Party under this Agreement, the Parties agree, promptly upon such declarations being made, to negotiate in good faith to amend this Agreement so as to put such Party in a position substantially similar to the position such Party was in prior to such declaration.

15. No Party shall have any right to assign this Agreement or any of their respective rights or obligations under this Agreement to any third party

except by operation of law or with the prior written consent of the other Parties; such consent shall not be unreasonably delayed, conditioned, or withheld. The Utility shall have no right to assign, transfer, convey, pledge, or hypothecate the permits or any interest thereto without any necessary approval of TDEC, and the prior written agreement of the purchaser or assignee to be bound by the terms and conditions of this Agreement.

16. The terms and conditions of this Agreement and the performance thereof shall be interpreted in accordance with and governed by the laws of the State of Tennessee; irrespective of its conflicts of law principles. Any claim, dispute, or other matter in question arising out of or relating to this Agreement or the breach thereof, except for claims which have been waived pursuant to this Agreement, shall be governed by the laws of Tennessee and all actions shall be instituted and litigated in the State of Tennessee in the Davidson County courts, and the Parties hereto submit to the jurisdiction of said courts. In any litigation, the prevailing party shall be entitled to recover its reasonable attorneys' fees from the losing party.

17. This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior oral or written agreements or understandings of the parties with regard to the subject matter hereof. No interpretation, change, termination, or waiver of any provision hereof shall be binding upon a Party unless in writing and executed by the other Party. No modification, waiver, termination, recession, discharge, or cancellation of any right or claim under this Agreement shall affect the right of any Party hereto to enforce any other claim or right hereunder.

18. This Agreement shall not be amended or modified except in writing signed by the Parties hereto.

IN WITNESS WHEREOF, the Parties hereto have entered into this Agreement as of the day and date first above written.

INTEGRATED RESOURCE
MANAGEMENT, INC. d/b/a
IRM UTILITY, INC.

_____, INC

By: 
Jeffrey W. Cox, Sr., its President

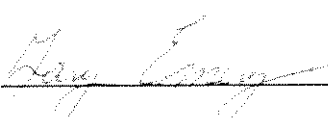
By: 

Exhibit C



OIR - GIS Services
State of Tennessee

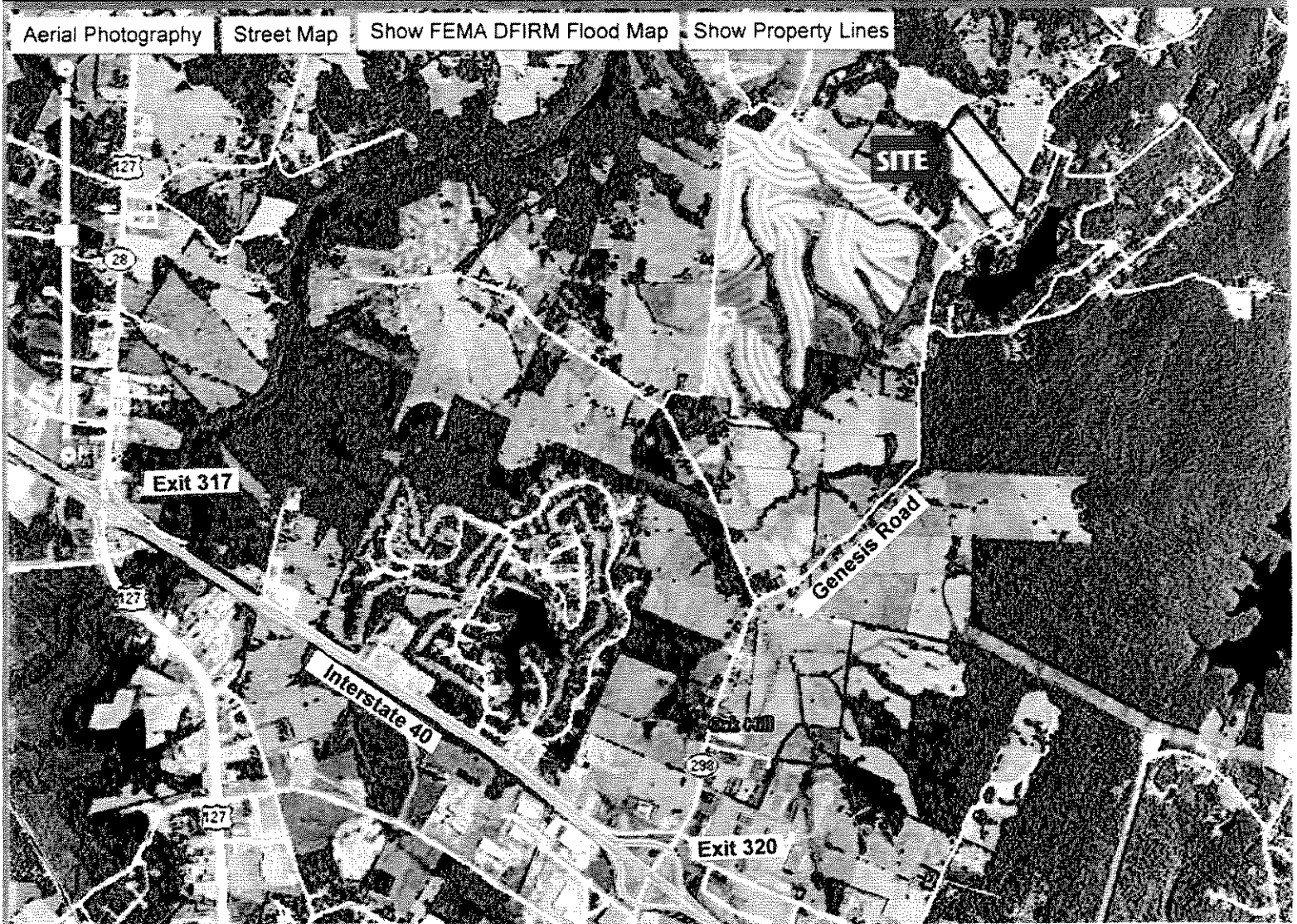
Tennessee Property Viewer

Aerial Photography

Street Map

Show FEMA DFIRM Flood Map

Show Property Lines



Integrated Resource Management, Inc.

Territory Location Map

Genesis Village Estates Subdivision
Cumberland County

Docket # _____

Prepared for:
The Tennessee Regulatory Authority

This is a copy of the:
OIR - GIS STREET MAP

Tennessee Property Viewer



Integrated Resource Management, Inc.

Territory Location Map

Genesis Village Estates Subdivision
Cumberland County

Docket # _____

Prepared for:
The Tennessee Regulatory Authority

This is a copy of the:
Cumberland County Tax Map
Map 063 – Parcel 048.00

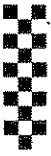
OIR – GIS Services

Property Lines

SITE

Wallace Branch

Exhibit D



**CUMBERLAND COUNTY, TENNESSEE
TWO NORTH MAIN, SUITE 203
CROSSVILLE, TN 38555**

**KENNETH CAREY, JR.
COUNTY MAYOR**

TEL: (931) 484-6165

FAX: (931) 484-5374

EMAIL: MAYORCAREY@CUMBERLANDCOUNTYTN.GOV

March 23, 2011

Mr. Gary Emery
4955 Genesis Rd
Crossville, TN 38571

Dear Mr. Emery:

Cumberland County does not furnish sewer service. Therefore we will not be able to provide sewer service for your project.

Sincerely,

Kenneth Carey Jr.
Cumberland County Mayor

CITY OF CROSSVILLE

99 MUNICIPAL AVE
CROSSVILLE, TENNESSEE 38555-4477
TEL (931) 484-5701
FAX (931) 484-7713

OFFICE OF THE
MAYOR

February 11, 2011

Gary Emery
4955 Genesis Road
Crossville, TN 38571

RE: Sewer Services provided by the City of Crossville

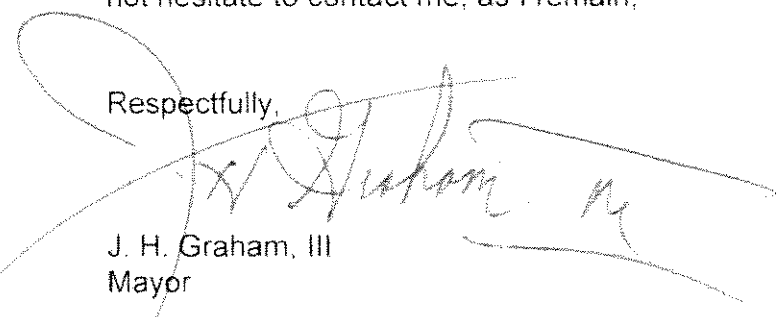
Dear Mr. Emery:

It was a great pleasure seeing you today and congratulations in regard to the residential project that you have located off the Genesis Road here in Cumberland County. We wish you the best of luck in that project.

At this time, the City of Crossville, by the policy established by its City Council, only provides sewer services to those entities located within the boundaries of the City of Crossville and some situations regarding churches or schools. Therefore, we will not be able to provide sewer services for your project.

I trust that this meets with your understanding, but in the alternative, please do not hesitate to contact me, as I remain,

Respectfully,



J. H. Graham, III
Mayor

Exhibit E

IRM UTILITY

CCN APPLICATION TO PROVIDE SERVICE TO GENESIS VILLAGE ESTATES

EXHIBIT IRM-E

CALCULATION OF PRO FORMA RATES AND COST OF SERVICE

IRM UTILITY
Pro Forma Rate Calculation for Genesis Village Estates
Proposed Rates

Exhibit IRM-E
Schedule 1

	<u>10 Year Billing Determinants</u>	<u>Proposed Rates</u>	<u>10 Year Revenue Projection</u>
Pro Forma Ten Year Revenues:			
Customer Charges (Bills)	1,062 A/	\$51.50	\$54,693.00
Less Escrow Requirements @ 29%	1,062 A/	-\$14.94	-\$15,860.97
Access Fees	341 A/	300.00	102,300.00
Total Ten Year Pro Forma Revenues			<u>\$141,132.03</u>
 Ten Year Cost of Service			 <u>\$141,092.86 A/</u>
 Ten Year Net Operating Income Deficiency			 <u>-\$39.17</u>

Genesis Village Estates will need a monthly billing rate of \$51.50 and an annual access charge of \$300 in order to cover its projected ten year cost of service of approximately \$141,000.

A/ Schedule 2.

IRM UTILITY
Pro Forma Rate Calculation for Genesis Village Estates
Ten Year Income Projection

Exhibit IRM-E
Schedule 2

Lots Available for Sale

	43										10 Year
	(6 Months)										Total
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
Projected Customer Count	1	2	3	4	5	8	10	14	18	24	
Projected Bill Count	6	24	36	48	60	96	120	168	216	288	1,062
Unsold Lots	42	41	40	39	38	35	33	29	25	19	341
Pro Forma Revenue:											
Customer Charge Revenue	\$309.00	\$1,236.00	\$1,854.00	\$2,472.00	\$3,090.00	\$4,944.00	\$6,180.00	\$8,652.00	\$11,124.00	\$14,832.00	\$54,693.00
Less Escrow Requirements	-89.61	-358.44	-537.66	-716.88	-896.10	-1,433.76	-1,792.20	-2,509.08	-3,225.96	-4,301.28	-15,860.97
Net Customer Charge Revenue	\$219.39	\$877.56	\$1,316.34	\$1,755.12	\$2,193.90	\$3,510.24	\$4,387.80	\$6,142.92	\$7,898.04	\$10,530.72	\$38,832.03
Access Fee Revenue	\$300.00	\$12,300.00	\$12,000.00	\$11,700.00	\$11,400.00	\$10,500.00	\$9,900.00	\$8,700.00	\$7,500.00	\$5,700.00	\$96,000.00
Total Net Pro Forma Revenue	\$6,519.39	\$13,177.56	\$13,316.34	\$13,455.12	\$13,593.90	\$14,010.24	\$14,287.80	\$14,842.92	\$15,398.04	\$16,230.72	\$134,832.03
Expenses	B/	\$7,425.94	\$14,851.88	\$14,851.88	\$14,851.88	\$14,851.88	\$14,851.88	\$14,851.88	\$14,851.88	\$14,851.88	\$141,092.86
Net Income/(Loss)	\$906.55	-\$1,674.32	-\$1,535.54	-\$1,396.76	-\$1,257.98	-\$841.64	-\$564.08	-\$8.96	\$546.16	\$1,378.84	-\$6,260.83

Assumptions:

Based upon IRM Utility's previous experience, we expect Genesis Village Estates to only add approximately one customer per year for the first five years of operation.
In years six through nine, we expect the subdivision to add between 2 - 4 customers per year.
In year ten, we expect the subdivision to add 6 customers.

A/ Schedule 1.

B/ Schedule 3 with Year 1 @ 50% of annual cost.

IRM UTILITY
Pro Forma Rate Calculation for Genesis Village Estates
Estimated Annual Cost of Service

Exhibit IRM-E
Schedule 3

Budget Item	Classification	Cost	Monthly Cost	Annual Cost	Assumption Basis for Cost Estimates
Telephone / Telemetry	Variable	\$55.00	\$55.00	\$660.00	Current monthly cost for telemetry service for each subdivision.
Electric	Variable		55.00	660.00	Our experience has been that electric costs are approximately \$55 per month for each subdivision.
Quarterly Monitoring - Analysis	Variable		61.67	740.04	4 hours per Quarter @ \$30.00 per hour plus travel of 90 miles round trip @ \$0.505 per mile plus \$20.00 Reporting Fee.
Quarterly Monitoring - Sampling	Variable		61.67	740.04	4 hours per Quarter @ \$30.00 per hour plus travel of 90 miles round trip @ \$0.505 per mile plus \$20.00 Reporting Fee.
Monthly OnSite Inspection	Variable		165.45	1,985.40	4 hours per Month @ \$30.00 per hour plus travel of 90 miles round trip @ \$0.505 per mile.
Permit Fee	Variable		29.17	350.00	TDEC Annual Permit Fee Rate per subdivision
Billing	Variable		200.00	2,400.00	16 hours per subdivision per month @ \$12.50 per hour.
STEP Inspections	Variable		202.53	2,430.40	3 hours per Month @ \$30.00 per hour plus travel of 65 miles round trip @ \$0.505 per mile * 4 occurrences per Month
Office Administration	Fixed		208.33	2,500.00	Annual cost = \$25,000. We expect new systems with less than 50 taps to contribute 10% towards this cost.
Regulatory	Fixed		10.00	120.00	Annual cost = \$1,200. We expect new systems with less than 50 taps to contribute 10% towards this cost.
Accounting	Fixed		41.67	500.00	Annual cost = \$5,000. We expect new systems with less than 50 taps to contribute 10% towards this cost.
Attorney Fees	Fixed		120.00	1,440.00	Annual cost = \$14,400. We expect new systems with less than 50 taps to contribute 10% towards this cost.
Insurance	Fixed		12.17	146.00	Annual cost = \$1,460. We expect new systems with less than 50 taps to contribute 10% towards this cost.
Ad Valorem Taxes	Fixed		15.00	180.00	Annual cost = \$1,800. We expect new systems with less than 50 taps to contribute 10% towards this cost.
Total			\$1,237.66	\$14,851.88	

Exhibit F



STATE OF TENNESSEE
DEPARTMENT OF ENVIRONMENT AND CONSERVATION
401 CHURCH STREET
L & C ANNEX 6TH FLOOR
NASHVILLE TN 37243-1534
August 31, 2008

Mr. Jeffrey W. Cox,
President
IRM Utility, Inc.
P.O. BOX 642
White Pine, TN 37890

**Re: State Operating Permit No. SOP-08040
IRM Utility, Inc. - Genesis Village Estates
Crossville, Cumberland County, Tennessee**

Dear Mr. Cox:

In accordance with the provisions of the "Tennessee Water Quality Control Act" (Tennessee Code Annotated Sections 69-3-101 through 69-3-120) the enclosed State Operating Permit is hereby issued by the Division of Water Pollution Control. The continuance and/or reissuance of this Permit is contingent upon your meeting the conditions and requirements as stated therein.

Please be advised that you have the right to appeal any of the provisions established in this State Permit, in accordance with Tennessee Code Annotated, Section 69-3-110, and the General Regulations of the Tennessee Water Quality Control Board. If you elect to appeal, you should file a petition within thirty (30) days of the receipt of this permit.

If you have questions, please contact the Division of Water Pollution Control at your local Environmental Field Office at 1-888-891-TDEC; or, at this office, please contact Mr. Hari Akunuri at (615) 532-0650 or by E-mail at Hari.Akunuri@state.tn.us.

Sincerely,

A handwritten signature in black ink, appearing to read "Vojin Janjić", is written over the word "Sincerely,".

Mr. Vojin Janjić
Manager, Permit Section
Division of Water Pollution Control

SOP-08040
P/WAT/5S

Enclosure

cc: Division of Water Pollution Control, Permit Section
Division of Water Pollution Control, Cookeville Environmental Field Office
Mr. Ron L. Graham, Tennessee Regulatory Authority, 460 James Robertson Parkway, Nashville, TN 37243

**TENNESSEE DEPARTMENT OF ENVIRONMENT AND CONSERVATION
DIVISION OF WATER POLLUTION CONTROL
6th Floor, L & C Annex
401 Church Street
Nashville, TN 37243-1534**

Permit No. SOP-08040

**PERMIT
For the operation of Wastewater Treatment Facilities**

In accordance with the provision of Tennessee Code Annotated section 69-3-108 and Regulations promulgated pursuant thereto:

PERMISSION IS HEREBY GRANTED TO

IRM Utility, Inc. - Genesis Village Estates
Crossville, Cumberland County, Tennessee

FOR THE OPERATION OF


Septic tanks, effluent collection system, recirculating sand filter and fenced drip irrigation system located at latitude 36.00886 and longitude -84.98824 in Cumberland County, Tennessee to serve 100 homes in the Genesis Village Estates. The design capacity of the system is 0.03 MGD.

This permit is issued as a result of the application filed on May 22, 2008, in the office of the Tennessee Division of Water Pollution Control and in conformity with approved plans, specifications and other data submitted to the Department in support of the above application, all of which are filed with and considered as a part of this permit, together with the following named conditions and requirements.

This permit shall become effective on: October 1, 2008

This permit shall expire on: August 30, 2013

Issuance date: August 29, 2008



Paul E. Davis
Director
Division of Water Pollution Control

CN-0759

RDAs 2352 & 2366

PART I

A. GENERAL REQUIREMENTS

The treatment system shall be monitored by the permittee as specified below:

<u>Parameter</u>	<u>Sample Type</u>	<u>Daily Maximum</u>	<u>Sampling Point</u>	<u>Measurement Frequency</u>
Flow	instantaneous		*	1/month
BOD ₅	grab	45 mg/l	*	1/quarter
Nitrate as N	grab	20 mg/l	*	1/quarter
Ammonia as N	grab	Report	*	1/quarter

* Effluent to the drip irrigation plots.

The drip fields must be fenced. A minimum chain link or 4' woven wire fence must be used.

This permit allows the operation of a wastewater drip irrigation system. The operation should be such that there is no contamination of and no wastewater discharge to any surface or subsurface stream because of collected pools of water called "ponding", irrigation into karst features or because of improper irrigation. Any runoff due to improper operation must be reported in writing to the Division of Water Pollution Control, Cookeville Environmental Field Office within 5 days of the incident. In addition, the drip irrigation system must be operated in a manner preventing the creation of a public health hazard or a public/private nuisance.

B. MONITORING PROCEDURES

1. Representative Sampling

Samples and measurements taken in compliance with the monitoring requirements specified above shall be representative of the volume and nature of the monitored discharge, and shall be taken at the following location(s):

Effluent to drip irrigation plots.

C. DEFINITIONS

The "daily maximum concentration" is a limitation on the average concentration, in milligrams per liter, of the discharge during any calendar day.

A "grab sample" is a single influent or effluent sample collected at a particular time.

A "quarter" is defined as any one of the following three-month periods: January 1 through March 31, April 1 through June 30, July 1 through September 30, and/or October 1 through December 31.

D. REPORTING

1. Monitoring Results

Monitoring results shall be recorded monthly and submitted quarterly. Submittals shall be postmarked no later than 15 days after the completion of the reporting period. A copy should be retained for the permittee's files. Operation reports and any communication regarding compliance with the conditions of this permit must be sent to:

Division of Water Pollution Control
Cookeville Environmental Field Office
1221 South Willow Avenue
Cookeville, TN 38506

The first operation report is due on the 15th of the month following permit effectiveness

2. Additional Monitoring by Permittee

If the permittee monitors any pollutant at the location(s) designated herein more frequently than required by this permit, using approved analytical methods as specified in 1200-4-5-.07(4)(h)2, the results of such monitoring shall be included in the calculation and reporting of the values required in the Quarterly Operation Report. Such increased frequency shall also be indicated.

3. Falsifying Reports

Knowingly making any false statement on any report required by this permit may result in the imposition of criminal penalties as provided for in Section 69-3-115 of the Tennessee Water Quality Control Act.

E. SCHEDULE OF COMPLIANCE

Full operational level shall be attained from the effective date of this permit.

PART II

A. GENERAL PROVISIONS

1. Duty to Reapply

The permittee is not authorized to discharge after the expiration date of this permit. In order to receive authorization to discharge beyond the expiration date, the permittee shall submit such information and forms as are required to the Director of Water Pollution Control (the "Director") no later than 180 days prior to the expiration date.

2. Right of Entry

The permittee shall allow the Director, or authorized representatives, upon the presentation of credentials:

- a. To enter upon the permittee's premises where an effluent source is located or where records are required to be kept under the terms and conditions of this permit, and at reasonable times to copy these records;
- b. To inspect at reasonable times any monitoring equipment or method or any collection, treatment, pollution management, or discharge facilities required under this permit; and
- c. To sample at reasonable times any discharge of pollutants.

3. Availability of Reports

All reports prepared in accordance with the terms of this permit shall be available for public inspection at the offices of the Division of Water Pollution Control.

4. Proper Operation and Maintenance

The permittee shall at all times properly operate and maintain all facilities and systems (and related appurtenances) for collection and treatment which are installed or used by the permittee to achieve compliance with the terms and conditions of this permit. Proper operation and maintenance also includes adequate laboratory and process controls and appropriate quality assurance procedures. This provision requires the operation of backup or auxiliary facilities or similar systems which are installed by a permittee only when the operation is necessary to achieve compliance with the conditions of the permit. Backup continuous pH and flow monitoring equipment are not required.

The monitoring frequency stated in this permit shall not be construed as specifying a minimum level of operator attention to the facility. It is anticipated that visits to the treatment

facility by the operator will occur at intervals frequent enough to assure proper operation and maintenance, but in no case less than one visit per month. If discharge monitoring reports, WPC inspection reports, or other information indicates a problem with the facility, the permittee may be subject to enforcement action and/or the permit may be modified to include increased parameter monitoring, increased monitoring frequency or other requirements as deemed necessary by the division to correct the problem. The permittee shall ensure that the certified operator is in responsible charge of the facility and observes the operation of the system frequently enough to ensure its proper operation and maintenance regardless of the effluent monitoring frequency stated in the permit."

b. Dilution water shall not be added to comply with effluent requirements

5. Property Rights

The issuance of this permit does not convey any property rights in either real or personal property, or any exclusive privileges, nor does it authorize any injury to private property or any invasion of personal rights, nor any infringement of Federal, State, or local laws or regulations.

6. Severability

The provisions of this permit are severable. If any provision of this permit due to any circumstance, is held invalid, then the application of such provision to other circumstances and to the remainder of this permit shall not be affected thereby.

7. Other Information

If the permittee becomes aware that he failed to submit any relevant facts in a permit application, or submitted incorrect information in a permit application or in any report to the Director, then he shall promptly submit such facts or information.

B. CHANGES AFFECTING THE PERMIT

1. Planned Changes

The permittee shall give notice to the Director as soon as possible of any planned physical alterations or additions to the permitted facility.

2. Permit Modification, Revocation, or Termination

a. This permit may be modified, revoked and reissued, or terminated for cause as described in section 69-108-(F) The Tennessee Water Quality Control Act as amended.

b. The permittee shall furnish to the Director, within a reasonable time, any information which the Director may request to determine whether cause exists for modifying, revoking and reissuing, or terminating this permit, or to determine compliance with this permit.

The permittee shall also furnish to the Director, upon request, copies of records required to be kept by this permit.

3. Change of Ownership

This permit may be transferred to another person by the permittee if:

- a. The permittee notifies the Director of the proposed transfer at least 30 days in advance of the proposed transfer date;
- b. The notice includes a written agreement between the existing and new permittees containing a specified date for transfer of permit responsibility, coverage, and liability between them; and
- c. The Director, within 30 days, does not notify the current permittee and the new permittee of his intent to modify, revoke or reissue, or terminate the permit and to require that a new application be filed rather than agreeing to the transfer of the permit.

4. Change of Mailing Address

The permittee shall promptly provide to the Director written notice of any change of mailing address. In the absence of such notice the original address of the permittee will be assumed to be correct.

C. NONCOMPLIANCE

1. Effect of Noncompliance

Any permit noncompliance constitutes a violation of applicable State laws and is grounds for enforcement action, permit termination, permit modification, or denial of permit reissuance.

2. Reporting of Noncompliance

a. 24-Hour Reporting

In the case of any noncompliance which could cause a threat to public drinking supplies, or any other discharge which could constitute a threat to human health or the environment, the required notice of non-compliance shall be provided to the appropriate Division environmental assistance center within 24 hours from the time the permittee becomes aware of the circumstances. (The environmental field office should be contacted for names and phone numbers of emergency response personnel.)

A written submission must be provided within five days of the time the permittee becomes aware of the circumstances unless this requirement is waived by the Director on a case-by-case basis. The permittee shall provide the Director with the following information:

- i. A description of the discharge and cause of noncompliance;
 - ii. The period of noncompliance, including exact dates and times or, if not corrected, the anticipated time the noncompliance is expected to continue; and
 - iii. The steps being taken to reduce, eliminate, and prevent recurrence of the non complying discharge.
- b. Scheduled Reporting

For instances of noncompliance which are not reported under subparagraph 2.a. above, the permittee shall report the noncompliance on the Quarterly Operation Report. The report shall contain all information concerning the steps taken, or planned, to reduce, eliminate, and prevent recurrence of the violation and the anticipated time the violation is expected to continue.

3. Overflow

a. "**Overflow**" means the discharge to land or water of wastes from any portion of the collection, transmission, or treatment system other than through permitted outfalls.

b. Overflows are prohibited.

c. The permittee shall operate the collection system so as to avoid overflows. No new or additional flows shall be added upstream of any point in the collection system, which experiences chronic overflows (greater than 5 events per year) or would otherwise overload any portion of the system.

d. Unless there is specific enforcement action to the contrary, the permittee is relieved of this requirement after: 1) an authorized representative of the Commissioner of the Department of Environment and Conservation has approved an engineering report and construction plans and specifications prepared in accordance with accepted engineering practices for correction of the problem; 2) the correction work is underway; and 3) the cumulative, peak-design, flows potentially added from new connections and line extensions upstream of any chronic overflow point are less than or proportional to the amount of inflow and infiltration removal documented upstream of that point. The inflow and infiltration reduction must be measured by the permittee using practices that are customary in the environmental engineering field and reported in an attachment to a Monthly Operating Report submitted to the local TDEC Environmental Field Office. The data measurement period shall be sufficient to account for seasonal rainfall patterns and seasonal groundwater table elevations.

e. In the event that more than 5 overflows have occurred from a single point in the collection system for reasons that may not warrant the self-imposed moratorium or completion of the actions identified in this paragraph, the permittee may request a meeting with the Division of Water Pollution Control EFC staff to petition for a waiver based on mitigating evidence.

4. Upset

- a. "Upset" means an exceptional incident in which there is unintentional and temporary noncompliance with technology-based effluent limitations because of factors beyond the reasonable control of the permittee. An upset does not include noncompliance to the extent caused by operational error, improperly designed treatment facilities, inadequate treatment facilities, lack of preventive maintenance, or careless or improper operation.
- b. An upset shall constitute an affirmative defense to an action brought for noncompliance with such technology-based permit effluent limitations if the permittee demonstrates, through properly signed, contemporaneous operating logs, or other relevant evidence that:
 - i. An upset occurred and that the permittee can identify the cause(s) of the upset;
 - ii. The permitted facility was at the time being operated in a prudent and workman-like manner and in compliance with proper operation and maintenance procedures;
 - iii. The permittee submitted information required under "Reporting of Noncompliance" within 24-hours of becoming aware of the upset (if this information is provided orally, a written submission must be provided within five days); and
 - iv. The permittee complied with any remedial measures required under "Adverse Impact."

5. Adverse Impact

The permittee shall take all reasonable steps to minimize any adverse impact to the waters of Tennessee resulting from noncompliance with this permit, including such accelerated or additional monitoring as necessary to determine the nature and impact of the noncomplying discharge. It shall not be a defense for the permittee in an enforcement action that it would have been necessary to halt or reduce the permitted activity in order to maintain compliance with the conditions of this permit.

6. Bypass

- a. "Bypass" is the intentional diversion of wastewater away from any portion of a treatment facility. "Severe property damage" means substantial physical damage to property, damage to the treatment facilities which would cause them to become inoperable, or substantial and permanent loss of natural resources which can reasonably be expected to occur in the absence of a bypass. Severe property damage does not mean economic loss caused by delays in production.
- b. Bypasses are prohibited unless all of the following 3 conditions are met:
 - i. The bypass is unavoidable to prevent loss of life, personal injury, or severe property damage;

ii. There are no feasible alternatives to bypass, such as the construction and use of auxiliary treatment facilities, retention of untreated wastes, or maintenance during normal periods of equipment downtime. This condition is not satisfied if adequate back-up equipment should have been installed in the exercise of reasonable engineering judgment to prevent a bypass, which occurred during normal periods of equipment downtime or preventative maintenance;

iii. The permittee submits notice of an unanticipated bypass to the Division of Water Pollution Control in the appropriate Environmental Field Office within 24 hours of becoming aware of the bypass (if this information is provided orally, a written submission must be provided within five days). When the need for the bypass is foreseeable, prior notification shall be submitted to the director, if possible, at least 10 days before the date of the bypass.

c. Bypasses not exceeding permit limitations are allowed **only** if the bypass is necessary for essential maintenance to assure efficient operation. All other bypasses are prohibited. Allowable bypasses not exceeding limitations are not subject to the reporting requirements of 6.b.iii, above.

7. Washout

a. For domestic wastewater plants only, a "washout" shall be defined as loss of Mixed Liquor Suspended Solids (MLSS) of 30.00% or more. This refers to the MLSS in the aeration basin(s) only. This does not include MLSS decrease due to solids wasting to the sludge disposal system. A washout can be caused by improper operation or from peak flows due to infiltration and inflow.

b. A washout is prohibited. If a washout occurs the permittee must report the incident to the Division of Water Pollution Control in the appropriate Environmental Field Office within 24 hours by telephone. A written submission must be provided within five days. The washout must be noted on the discharge monitoring report. Each day of a washout is a separate violation.

D. LIABILITIES

1. Civil and Criminal Liability

Nothing in this permit shall be construed to relieve the permittee from civil or criminal penalties for noncompliance. Notwithstanding this permit, the permittee shall remain liable for any damages sustained by the State of Tennessee, including but not limited to fish kills and losses of aquatic life and/or wildlife, as a result of the discharge of wastewater to any surface or subsurface waters. Additionally, notwithstanding this Permit, it shall be the responsibility of the permittee to conduct its wastewater treatment and/or discharge activities in a manner such that public or private nuisances or health hazards will not be created.

2. Liability Under State Law

Nothing in this permit shall be construed to preclude the institution of any legal action or relieve the permittee from any responsibilities, liabilities, or penalties established pursuant to any applicable State law.

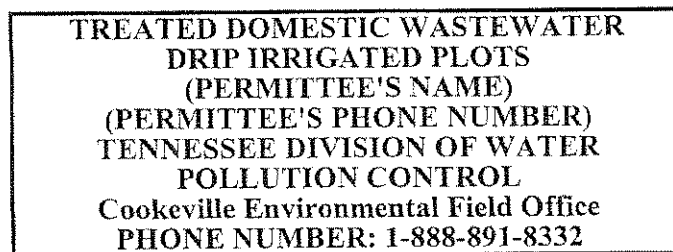
PART III OTHER REQUIREMENTS

A. CERTIFIED OPERATOR

The waste treatment facilities shall be operated under the supervision of a Biological Natural System operator and the collection system operated under the supervision of a Grade I Collection System certified operator in accordance with the Water Environmental Health Act of 1984.

B. PLACEMENT OF SIGNS

The permittee shall place a sign at all approaches to the drip irrigation lot. The sign should be clearly visible to the public. The minimum sign size should be two feet by two feet (2' x 2') with one inch (1") letters. The sign should be made of durable material and have a white background with black letters.



No later than sixty (60) days from the effective date of the permit, the permittee shall have the above sign(s) on display in the location specified.

C. ADDITION OF WASTE LOADS

The permittee may not add wasteloads to the existing treatment system without the knowledge and approval of the division.

D. SEPTIC TANK OPERATION

The proper operation of this treatment system depends, largely, on the efficient use of the septic tank. The solids that accumulate in the tank shall be removed at a frequency that is sufficient to insure that the treatment plant will comply with the discharge requirements of this permit.

E. SEPTAGE MANAGEMENT PRACTICES

The permittee must comply with the provisions of 40 CFR Part 503. If the septage is transported to another POTW for disposal, the permittee shall note the amount of septage wasted in gallons, % solids of septage wasted and the name of the facility to which the septage was taken on the monthly operation report. Sludge or any other material removed by any treatment works must be disposed of in a manner which prevents its entrance into or pollution of any surface or subsurface waters. Additionally, the disposal of such sludge or other material must be in compliance with the Tennessee Solid Waste Disposal Act, TCA 68-31-101 et seq. and Tennessee Hazardous Waste Management Act, TCA 68-46-101 et seq.

F. DRIP SITE MANAGEMENT

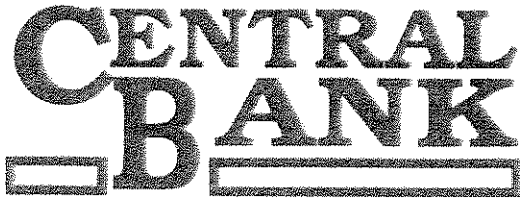
The drip irrigation system must have appropriate site management practices to ensure that the nitrogen design assumptions will be achieved. The cover crop must be able to uptake the prescribed amount of nitrogen (50 lbs/acre/year). This requirement shall not be construed to warrant any use of the harvested product and the permittee shall assume full responsibility for its proper use or disposal.

G. OWNERSHIP OF THE TREATMENT FACILITIES

a. The permittee shall own the treatment facilities (and the land upon which they are constructed) including the land to be utilized for drip or spray irrigation. A perpetual easement (properly recorded) may be accepted in lieu of ownership. If the permittee elects to make the treated wastewater available for reuse (irrigation of a golf course for example) a backup dedicated land application site must be provided or a perpetual easement must be obtained for the property where reuse is to take place. The perpetual easement must allow year-round application of the wastewater except where the permittee has provided (and the division has approved) storage facilities for periods when reuse is not available. Evidence of ownership of the treatment facility land application site(s) and/or a copy of the perpetual easement(s) must be furnished to the division for approval prior to construction of the wastewater collection and treatment system.

b. Where the treatment facility serves private homes, condominiums, apartments, retirement homes, nursing homes, trailer parks, or any other place where the individuals being served have property ownership, rental agreements, or other agreements that would prevent their being displaced in the even of abandonment or noncompliance of the sewerage system, ownership of the treatment facilities must be by a municipality, a public utility, a wastewater authority, or a privately owned public utility (having a Certificate of Convenience and Necessity from the Tennessee Regulatory Authority), or another public agency.

Exhibit G



LETTER OF CREDIT

Tennessee Regulatory Authority
460 James Robertson Parkway
Nashville, Tennessee 37243-0505

REFERENCE: Name of Company authorized by TRA: Integrated Resource Management, Inc.

Company ID as assigned by the TRA: #128825
Irrevocable Letter of Credit # 243722
Effective Date: September 23, 2009

Sir/Madam:

You have requested of Central Bank that we establish an irrevocable letter of credit which will remain available on behalf of Integrated Resource Management, Inc. d/b/a IRM Utility, Inc. who has applied to the Tennessee Regulatory Authority (the "Authority") for authority to provide public wastewater services in the State of Tennessee. The purpose of this letter of credit is to secure payment of any monetary obligation imposed against the Company, its representatives, successors or assigns, in any contested case proceeding brought under Tenn. Comp. R. & Regs. Chapter 1220-4-13 by or on behalf of the Authority.

We hereby establish and issue, in favor of the Authority, an irrevocable letter of credit in the amount of Ninety-Five Thousand Dollars (\$95,000.00) lawful money of the United States of America. Upon entry of an Order that finds a monetary obligation pursuant to Chapter 1220-4-13, the Authority may draw upon this letter of credit, at any time and from time to time, by delivering a Letter of Credit Notice, substantially in the form set forth below ("Notice"), which Notice shall specify the amount (the "Draw Amount") to be drawn and the account (the "Bank Account") to which the Draw Amount should be delivered and shall be assigned by an official designated and duly authorized by the Authority, to Lender at the address listed below, or to such other address as the Lender shall notify the Authority in writing by certified mail. Promptly after the delivery of each Notice, the Lender hereby covenants and agrees to deliver, by wire transfer of immediately available funds, the Draw Amount to the Bank Account.

This letter of credit shall be deemed automatically renewed without amendment of successive one-year periods and may be cancelled by the Lender by giving (30) days advanced written notice by certified mail of such cancellation to the Authority and the Company, it being understood that the Lender shall not be relieved of liability that may have accrued under this letter of credit prior to the date of cancellation.

Failure to renew this letter of credit shall allow the Authority to draw upon it without the necessity of the Authority being required to hold a hearing concerning the Principal's operation or Certificate of Public Convenience and Necessity. In such an event and upon a directive from the Authority, the Lender hereby covenants and agrees to deliver by wire transfer of immediately available funds the maximum

sum of this letter of credit to the Bank Account to enable the continued operation of the public wastewater utility.

The Lender hereby represents and warrants that it is qualified and authorized to issue this letter of credit and is a bank designated by the Treasurer of the State of Tennessee as an authorized depository bank for the deposit of state funds.

Except as otherwise expressly stated, this letter of credit is subject to the Uniform Customs and Practice for Documentary Credit (1993 Revision) International Chamber of Commerce Publication No. 500, or any revisions thereto.

Very Truly Yours,

Central Bank

Chris Jerrolds

President & CEO

485 Wayne Road

Savannah, Tennessee 38372



APPROVAL AND ENDORSEMENT

This is to certify that I have examined the foregoing letter of credit and found the same to be sufficient and in conformity to law and that the same has been filed with the Tennessee Regulatory Authority, State of Tennessee, this ____ day of _____, 20____.

Name:

Title:

Exhibit H



Integrated Resource Management, Inc.

A Privately Owned Public Utility

P.O. Box 642

3444 Saint Andrews Drive

White Pine, Tennessee 37890

Telephone (Vol) 674-0828

Facsimile (Vol) 674-2352

Toll Free (877) 746-2910

March 28, 2011

Mr. David Foster, Chief
Utilities Division
Tennessee Regulatory Authority
460 James Robertson Parkway
Nashville, Tennessee 37219

RE: 2010 Annual Report Submittal and UD 20 with payment

Dear Mr. Foster,

Please accept the enclosed Annual Report for 2010 for Integrated Resource Management, Inc. ("IRM Utility, Inc."). Also enclosed are the completed UD-20 Form and a payment for \$279.00 with check #2683. Would you be so kind to get this envelope to Ms. Laura Foreman or other appropriate TRA personnel?

Please call if you have any questions. Thank you.

Respectfully submitted,

Jeffrey W. Cox Sr.
President IRM Utility, Inc.

Enclosures: TRA 2010 Annual Report
UD-20 Form
Payment Check

CC Via Electronic Mail: Mr. Charles Welch; Farris Mathews Bobango PLC



Annual Report

2010

Prepared for:
The Tennessee Regulatory Authority

Integrated Resource Management, Inc.

A Privately Owned Public Utility

P.O. Box 642

3444 Saint Andrews Drive

White Pine, Tennessee 37890

Phone (Vol) 674-0828

Facsimile (Vol) 674-2352

Toll Free (877) 746-2910

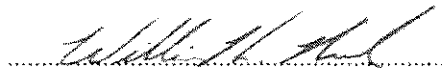
STATE OF TENNESSEE

COUNTY OF JEFFERSON

We the undersigned Jeffrey W. Cox
and William H. Novak, CPA
of IRM Utility, Inc.

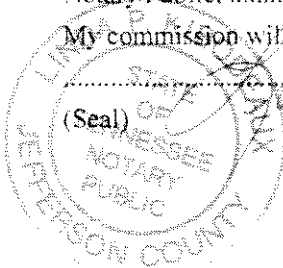
on our oath do severally say that the foregoing return has been prepared,
under our direction, from the original books, papers and records of said
utility; that we have carefully examined the same, and declare the same to be
a correct statement of the business and affairs of said utility for the period
covered by the return in respect to each and every matter and thing therein
set forth, to the best of our knowledge, information and belief.


(Chief Officer)


(Officer in charge of accounts)

Subscribed and sworn to before me this 30
day of MARCH 2011

Notary Public, _____ County, Jefferson
My commission will expire 12-07-2013



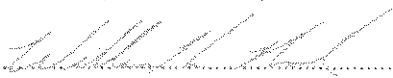
STATE OF TENNESSEE

COUNTY OF JEFFERSON

We the undersigned Jeffrey W. Cox
and William H. Novak, CPA
of IRM Utility, Inc.

on our oath do severally say that the foregoing return has been prepared,
under our direction, from the original books, papers and records of said
utility; that we have carefully examined the same, and declare the same to be
a correct statement of the business and affairs of said utility for the period
covered by the return in respect to each and every matter and thing therein
set forth, to the best of our knowledge, information and belief.

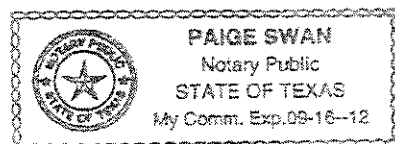

.....
(Chief Officer)


.....
(Officer in charge of accounts)

Subscribed and sworn to before me this 26
day of March 2012

Notary Public, Paige Swan County, Montgomery
My commission will expire 2-2-12

(Seal)



1	TABLE OF CONTENTS		1
2			2
3			3
4	AFFIDAVIT - First page of this Report		4
5	FINANCIAL SECTION	WATER SECTION	5
6	Identification and ownership..... F-2	Water Utility Plant Accounts..... W-1	6
7	Officers & Managers..... F-2	Analysis Of Accumulated Depreciation By Primary Account... W-2	7
8	Income Statement..... F-3	Water Operation & Maintenance Expense..... W-3	8
9	Comparative Balance Sheet..... F-4	Water Customers..... W-3	9
10	Net Utility Plant..... F-5	Pumping & Purchased Water Statistics..... W-4	10
11	Accumulated Depreciation & Amortization of Utility Plant..... F-5	Sales For Resale..... W-4	11
12	Capital Stock..... F-6	Wells & Well Pumps..... W-5	12
13	Retained Earnings..... F-6	Reservoirs..... W-5	13
14	Proprietary Capital..... F-6	High Service Pumping..... W-5	14
15	Long-Term Debt..... F-6	Source Of Supply..... W-6	15
16	Taxes Accrued..... F-7	Water Treatment Facilities..... W-6	16
17	Payments For Services Rendered By Other Than Employees..... F-7	Other Water System Information..... W-6	17
18	Contributions In Aid Of Construction..... F-8		18
19	Additions To Contributions In Aid Of Construction (Credits)..... F-8		19
20			20
21		SEWER SECTION	21
22		Sewer Utility Plant Accounts..... S-1	22
23		Analysis Of Accumulated Depreciation By Primary Account... S-2	23
24		Sewer Operation & Maintenance Expense..... S-3	24
25		Sewer Customers..... S-3	25
26		Pumping Equipment..... S-4	26
27		Service Connections..... S-4	27
28		Collecting Mains, Force Mains, & Manholes..... S-4	28
29		Treatment Plant..... S-5	29
30		Master Lift Station Pumps..... S-5	30
31		Other Sewer System Information..... S-5	31
32			32
33			33
34			34
35		SUPPLEMENTAL FINANCIAL DATA	35
36		Rate Base..... SU-1	36
37		Adjusted Net Operating Income..... SU-1	37
38			38
39			39
40			40
41			41
42			42
43			43
44			44
45			45
46			46
47			47
48			48
49			49
50			50
51			51
52			52
53			53
54			54
55			55
56			56
57			57
58			58
59			59
60			60
61			61
62			62

Report of: IRM Utility, Inc.
(REPORT THE EXACT NAME OF UTILITY)

Located at: P O Box 642 Year Ended: 2010
White Pine, TN 37890

Date Utility was Originally Organized:
August 7th, 2003

Location of Office Where Accounts and Records are Kept:
3444 Saint Andrews Drive
Baneberry, TN 37890

Give the Name, Title, & Office Address of the Officer of the Utility to Whom Correspondence Should be Addressed Concerning this Report:

Jeffrey W. Cox, President Telephone: 665-674-0828
P.O. Box 642, White Pine, TN 37890

[illegible]

Report every corporation or individual owning or holding directly or indirectly 5 percent or more of the voting securities of the reporting utility.

[illegible]

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010		
INCOME STATEMENT					
Account Name (a)	Ref Page (b)	Water (c)	Sewer (d)	Other (e)	Total (f)
Gross Revenue:					
Residential			\$40,594		\$40,594
Commercial			14,404		14,404
Industrial			0		0
Multi-Family			0		0
Tap Fee			0		0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Total Gross Revenue			\$54,998		\$54,998
Operation & Maint. Expense	W3/S3		\$27,516		\$27,516
Depreciation Expense	F-5		0		0
Amortization Expense			1763		1763
Other Expense (Please Specify)			0		0
Other Expense (Please Specify)			0		0
Taxes Other Than Income	F-7		11,191		11,191
Income Taxes	F-7		720		720
Total Operating Expenses			\$41,190		\$41,190
Net Operating Income			\$13,808		\$13,808
Other Income:					
Nonutility Income			\$0		\$0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Total Other Income			\$0		\$0
Other Deductions:					
Misc. Nonutility Expenses			\$0		\$0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Other (Please Specify)			0		0
Total Other Deductions			\$0		\$0
Net Income			\$13,808		\$13,808

Name of Respondent IRM Utility	This Report is: (1) <input type="checkbox"/> An Original (2) <input checked="" type="checkbox"/> A Resubmission	Date of Report (Mo. Da. Yr) 3-31-11	Year of Report 2010
COMPARATIVE BALANCE SHEET			
Account Name (a)	Ref Page (b)	Current Year (c)	Previous Year (d)
ASSETS			
Utility Plant in Service (101-105)	F5/W1/S1	\$926,257	\$917,221
Accum. Depreciation and Amortization (108)	F5/W2/S2	123,248	92,436
Net Utility Plant		\$803,010	\$824,785
Cash		\$542	\$8,828
Customer Accounts Receivable (141)		0	0
Special Deposits (132)		15,100	13,510
Miscellaneous Deferred Debits (186)		0	0
Other Assets (Please Specify)		0	0
Other Assets (Please Specify)		0	0
Total Assets		\$818,652	\$847,123
LIABILITIES AND CAPITAL			
Common Stock Issued (201)	F-6	\$1,000	\$1,000
Preferred Stock Issued (204)	F-6	0	0
Other Paid-In Capital (211)		0	0
Retained Earnings (215)	F-6	56,266	42,459
Capital (Proprietary & Partnership-218)	F-6	41,187	57,875
Total Capital		\$98,454	\$101,333
LIABILITIES			
Long-Term Debt (224)	F-6	50	50
Accounts Payable (231)		62	400
Notes Payable (232)		0	0
Customer Deposits (235)		2,512	2,212
Accrued Taxes (236)		0	0
Advances Payable		0	0
Escrowed Deposits (235.1)		20,272	15,014
Other Liabilities (Please Specify)		0	0
Other Liabilities (Please Specify)		0	0
Other Liabilities (Please Specify)		0	0
Advances for Construction		0	0
Contributions In Aid Of Const.-Net (271-2)	F-8	697,352	728,164
Total Liabilities		\$720,198	\$745,790
Total Liabilities & Capital		\$818,652	\$847,123

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010	
NET UTILITY PLANT				
Plant Accounts (101-107) Inclusive (a)	Water (c)	Sewer (d)	Other (e)	Total (f)
Utility Plant in Service (101)		\$926,257		\$926,257
Construction Work in Progress (105)		0		0
Other (Please Specify)		0		0
Other (Please Specify)		0		0
Other (Please Specify)		0		0
Other (Please Specify)		0		0
Other (Please Specify)		0		0
Other (Please Specify)		0		0
Other (Please Specify)		0		0
Total Utility Plant		\$926,257		\$926,257
ACCUMULATED DEPRECIATION AND AMORTIZATION OF UTILITY PLANT				
Account 108 (a)	Water (c)	Sewer (d)	Other (e)	Total (f)
Balance First of Year		\$92,436		\$92,436
Credits During Year:				
Accruals charged to Depr. Account		\$30,812		\$30,812
Salvage		0		0
Other Credits (Please Specify):		0		0
Other Credits (Please Specify):		0		0
Other Credits (Please Specify):		0		0
Other Credits (Please Specify):		0		0
Total Credits		\$30,812		\$30,812
Debits During Year:				
Book/Historical Cost of Plant Retired		\$0		\$0
Cost of Removal		0		0
Other Debits (Please Specify):		0		0
Other Debits (Please Specify):		0		0
Other Debits (Please Specify):		0		0
Other Debits (Please Specify):		0		0
Total Debits		\$0		\$0
Balance End of Year		\$123,248		\$123,248

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010
CAPITAL STOCK (201 - 204)			
	Common Stock (b)	Preferred Stock (c)	
(a)			
Par or stated value per share	1	N/A	
Shares Authorized	2,000	N/A	
Shares issued and outstanding	1,000	N/A	
Total par value of stock issued	1,000	N/A	
Dividends declared per share for year	0	N/A	
RETAINED EARNINGS (215)			
	Appropriated (b)	Unappropriated (c)	
(a)			
Balance first of year	0	42,459	
Changes during year NET INCOME/(NET LOSS)	0	13,808	
Prior Period Adjustment	0	0	
Changes during year (Please Specify)			
Changes during year (Please Specify)			
Changes during year (Please Specify)			
Changes during year (Please Specify)			
Balance end of year	0	56,266	
PROPRIETARY CAPITAL (218)			
	Proprietor (b)	Partner (c)	
(a)			
Balance first of year	\$57,875	N/A	
Deposits from Owners	-\$15,688	N/A	
Net Income		N/A	
Changes during year (Please Specify)	N/A	N/A	
Changes during year (Please Specify)	N/A	N/A	
Changes during year (Please Specify)	N/A	N/A	
Changes during year (Please Specify)	N/A	N/A	
Balance end of year	\$42,187	\$0	
LONG-TERM DEBT (224)			
	Interest Rate (b)	Year End Balance (c)	
(a)			
N/A	0.00%	\$0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
N/A	0.00%	0	
Total Long-Term Debt		\$0	

[illegible]

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010	
CONTRIBUTIONS IN AID OF CONSTRUCTION (271)				
Description (a)	Water (b)	Sewer (c)	Total (d)	
Balance First of Year		\$820,600	\$820,600	
Add Credits During Year		0	0	
Less Charges During Year		0	0	
Balance End of Year		\$820,600	\$820,600	
Less Accumulated Amortization		123,248	123,248	
Net Contributions in Aid of Construction		\$697,352	\$697,352	
ADDITIONS TO CONTRIBUTIONS IN AID OF CONSTRUCTION DURING YEAR (CREDITS)				
Report below all developers or contractors agreements from which cash or property was received during the year (a)	Indicate "Cash" or "Property" (b)	Water (c)	Sewer (d)	
None				
	Total Credits During Year			\$0

Name of Respondent IRM Utility		This Report is: (1) <u>X</u> An Original (2) _____ A Resubmission		Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010
SEWER UTILITY PLANT ACCOUNTS					
Acct No. (a)	Account Name (b)	Previous Year (c)	Additions (d)	Retirements (e)	Current Year (f)
351	Organization	\$79,623	\$9,037	\$0	\$88,660
352	Franchises	0	0	0	0
353	Land & Land Rights	59,003	0	0	59,003
354	Structures & Improvements	0	0	0	0
360	Collection Sewers - Force	0	0	0	0
361	Collection Sewers - Gravity	0	0	0	0
362	Special Collecting Structures	0	0	0	0
363	Services to Customers	45,000	0	0	45,000
364	Flow Measuring Devices	3,666	0	0	3,666
365	Flow Measuring Installations	0	0	0	0
370	Receiving Wells	0	0	0	0
371	Pumping Equipment	0	0	0	0
380	Treatment & Disposal Equipment	720,000	0	0	720,000
381	Plant Sewers	0	0	0	0
382	Outfall Sewer Lines	0	0	0	0
389	Other Plant & Miscellaneous Equipment	9,928	0	0	9,928
390	Office Furniture & Equipment	0	0	0	0
391	Transportation Equipment	0	0	0	0
392	Stores Equipment	0	0	0	0
393	Tools, Shop & Garage Equipment	0	0	0	0
394	Laboratory Equipment	0	0	0	0
395	Power Operated Equipment	0	0	0	0
396	Communication Equipment	0	0	0	0
397	Miscellaneous Equipment	0	0	0	0
398	Other Tangible Plant	0	0	0	0
	Total Sewer Plant	\$917,221	\$9,037	\$0	\$926,257

Name of Respondent HRM Utility		This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission		Date of Report (Mo, Da, Yr) 3-31-11		Year of Report 2010		
ANALYSIS OF ACCUMULATED DEPRECIATION BY PRIMARY ACCOUNT - SEWER								
Account Number (a)	Account (b)	Average Service Life in Years (c)	Average Salvage Value in Percent (d)	Depreciation Rate Applied* (e)	Accumulated Depreciation Balance Previous Year (f)	Debits (g)	Credits (h)	Accumulated Depreciation Balance End of Year (i)
354	Structures & Improvements	0	0.00%	0.00%	\$0	\$0	\$0	\$0
360	Collection Sewers - Force	0	0.00%	0.00%	0	0	0	0
361	Collection Sewers - Gravity	0	0.00%	0.00%	0	0	0	0
362	Special Collecting Structures	0	0.00%	0.00%	0	0	0	0
363	Services to Customers	26	0.00%	3.85%	5,198	0	1,733	6,930
364	Flow Measuring Devices	10	0.00%	10.00%	1,100	0	367	1,466
365	Flow Measuring Installations	0	0.00%	0.00%	0	0	0	0
370	Receiving Wells	0	0.00%	0.00%	0	0	0	0
371	Pumping Equipment	0	0.00%	0.00%	0	0	0	0
380	Treatment & Disposal Equipment	26	0.00%	3.85%	83,160	0	27,720	110,880
381	Plant Sewers	0	0.00%	0.00%	0	0	0	0
382	Outfall Sewer Lines	0	0.00%	0.00%	0	0	0	0
389	Other Plant & Miscellaneous Equipment	10	0.00%	10.00%	2,979	0	993	3,971
390	Office Furniture & Equipment	0	0.00%	0.00%	0	0	0	0
391	Transportation Equipment	0	0.00%	0.00%	0	0	0	0
392	Stores Equipment	0	0.00%	0.00%	0	0	0	0
393	Tools, Shop & Garage Equipment	0	0.00%	0.00%	0	0	0	0
394	Laboratory Equipment	0	0.00%	0.00%	0	0	0	0
395	Power Operated Equipment	0	0.00%	0.00%	0	0	0	0
396	Communication Equipment	0	0.00%	0.00%	0	0	0	0
397	Miscellaneous Equipment	0	0.00%	0.00%	0	0	0	0
398	Other Tangible Plant	0	0.00%	0.00%	0	0	0	0
Totals					\$92,436	\$0	\$30,812	\$123,248
* State basis used for percentages used in schedule.								

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010
SEWER OPERATION & MAINTENANCE EXPENSE			
Acct No.	Description (a)	Amount (b)	
701	Salaries & Wages - Employees	50	
703	Salaries & Wages - Officers, Directors & Stockholders	0	
704	Employee Pensions & Benefits	0	
710	Purchased Sewage Treatment	0	
711	Sludge Removal Expense	0	
715	Purchased Power	4,545	
716	Fuel for Power Production	0	
718	Chemicals	0	
720	Materials & Supplies	238	
730	Contractual Services	5,835	
740	Rents	0	
750	Transportation Expense	42	
755	Insurance Expense	1,647	
765	Regulatory Commission Expense	0	
770	Bad Debt Expense	35	
775	Miscellaneous Expenses	15,175	
	Total Sewer Operation & Maintenance Expense	\$27,516	

SEWER CUSTOMERS				
Description (a)	Customers First of Year (b)	Additions (c)	Disconnections (d)	Customers End of Year (e)
Metered Customers:				
5/8 Inch	0	0	0	0
3/4 Inch	0	0	0	0
1.0 Inch	62	10	0	72
1.5 Inch	0	0	0	0
2.0 Inch	0	0	0	0
2.5 Inch	0	0	0	0
3.0 Inch	0	0	0	0
4.0 Inch	0	0	0	0
6.0 Inch	0	0	0	0
8.0 Inch	0	0	0	0
Other (Please Specify)	0	0	0	0
Other (Please Specify)	0	0	0	0
Other (Please Specify)	0	0	0	0
Unmetered Customers	0	0	0	0
Total Customers	62	10	0	72

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission		Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010
PUMPING EQUIPMENT				
Description*** (a)	Lift Station #1 (b)	Lift Station #2 (c)	Lift Station #3 (d)	Lift Station #4 (e)
Make, Model, or Type of Pump	None			
Year Installed				
Rated Capacity (GPM)				
Size (HP)				
Power (Electric/Mechanical)				
Make, Model or Type of Motor				

SERVICE CONNECTIONS				
Description*** (a)	Service Connection #1 (b) Commercial	Service Connection #2 (c) Residential	Service Connection #3 (d)	Service Connection #4 (e)
Size (Inches)	1-2"	1-2"		
Type (PVC, VCP, etc)	PVC Sch 40	PVC Sch 40		
Average Length (Feet)	On-Site	75		
Connections-Beginning of Year	3	59	0	0
Connections-Added during Year	0	10	0	0
Connection-Retired during Year	0	0	0	0
Connections-End of Year	3	69	0	0
Number of Inactive Connections	0	0	0	0

COLLECTING MAINS, FORCE MAINS, & MANHOLES			
Description (a)	Collecting Mains (b)	Force Mains (c)	Manholes (d)
Size (Inches)	2-4"	None	None
Type	PVC Sch-40		
Length/Number-Beginning of Year	14700		
Length/Number-Added During Year	0		
Length/Number-Retired During Year	0		
Length/Number-End of Year	14,700		0

***If more space is needed to list equipment please attach additional sheets as necessary.

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010
TREATMENT PLANT			
Description*** (a)	Treatment Facility #1 (b)	Treatment Facility #2 (c)	Treatment Facility #3 (d)
Manufacturer	Quanics	Quanics	Quanics
Type			
Steel or Concrete			
Total Capacity			
Average Daily Flow			
Effluent Disposal			
Total Gallons of Sewage Treated			

MASTER LIFT STATION PUMPS				
Description*** (a)	Master Pump #1 (b)	Master Pump #2 (c)	Master Pump #3 (d)	Master Pump #4 (e)
Manufacturer	Quanics			
Capacity (GPM)	10 to 50			
Size (HP)	One-half			
Power (Electric/Mechanical)	120 V			
Make, Model, or Type of Motor	PTE-10			

OTHER SEWER SYSTEM INFORMATION	
Present Number of Equivalent Residential Customer's * being served	72
Maximum Number of Equivalent Residential Customer's * that the system can efficiently serve	288
Estimated Annual Increase in Equivalent Residential Customers *	10
* Equivalent Residential Customers = (Total Gallons Treated / 365 Days) / 275 Gallons Per Day. Total Gallons Treated includes both sewage treated and purchased sewage treatment.	
State any plans and estimated completion dates for any enlargements of this system: N/A	
If the present systems do not meet environmental requirements, please submit the following: A. An evaluation of the present plant or plants in regard to meeting the requirements. B. Plans for funding and construction of the required upgrading. C. The date construction will begin. N/A	
What is the percent of the certificated area that have service connections installed? All (100%) of the certificated area of IRM have service connections in place.	

***If more space is needed to list equipment please attach additional sheets as necessary.

Name of Respondent IRM Utility	This Report is: (1) <input checked="" type="checkbox"/> An Original (2) <input type="checkbox"/> A Resubmission	Date of Report (Mo, Da, Yr) 3-31-11	Year of Report 2010
SUPPLEMENTAL FINANCIAL DATA TO THE ANNUAL REPORT			
Rate Base			
Additions:			
Plant In Service		\$926,257	
Construction Work in Progress		0	
Property Held For Future Use		0	
Materials & Supplies		0	
Working Capital Allowance		0	
Other Additions (Please Specify)		0	
Other Additions (Please Specify)		0	
Total Additions to Rate Base		\$926,257	
Deductions:			
Accumulated Depreciation		\$123,248	
Accumulated Deferred Income Taxes		0	
Pre 1971 Unamortized Investment Tax Credit		0	
Customer Deposits		2,512	
Contributions in Aid of Construction		697,352	
Escrow Deposits		20,272	
Other Deductions (Please Specify)		0	
Total Deductions to Rate Base		\$843,384	
Rate Base		\$82,873	
Adjusted Net Operating Income			
Operating Revenues:			
Residential		\$40,594	
Commercial		14,404	
Industrial		0	
Public Authorities		0	
Multiple Family		0	
Fire Protection		0	
All Other		0	
Total Operating Revenues		\$54,998	
Operating Expenses:			
Operation		\$27,516	
Depreciation		0	
Amortization		1,763	
Taxes Other Than Income Taxes		11,191	
Income Taxes		720	
Total Operating Expense		\$41,190	
Net Operating Income		\$13,808	
Other (Please Specify)		0	
Other (Please Specify)		0	
Adjusted Net Operating Income		\$13,808	
Rate of Return (Line 49 / Line 25)		16.66%	
All amounts should be calculated in a manner consistent with the last Rate Order issued by the Commission for this Company.			

IRM Utility

Activity Report for Escrow Account

For the Twelve Months Ended December 31, 2010

SU-2

Month	Escrow Required Per Books (Account 235.10)				Escrow Provided Per Bank (Account 132.01)			
	Beginning Balance	Accrued Into Escrow	Removed From Escrow	Ending Balance	Beginning Balance	Deposited Into Escrow	Removed From Escrow	Ending Balance
January	\$15,013.63	\$979.90	\$0.00	\$15,993.53	\$11,481.44	\$0.11	\$0.00	\$11,481.55
February	15,993.53	864.08	0.00	16,857.61	11,481.55	0.06	8,250.00	3,231.61
March	16,857.61	1,594.64	0.00	18,452.25	3,231.61	0.02	1,000.00	2,231.63
April	18,452.25	1,308.14	0.00	19,760.39	2,231.63	0.01	1,000.00	1,231.64
May	19,760.39	1,304.74	0.00	21,065.13	1,231.64	0.01	0.00	1,231.65
June	21,065.13	1,373.01	0.00	22,438.14	1,231.65	0.00	0.00	1,231.65
July	22,438.14	1,387.77	0.00	23,825.91	1,231.65	0.01	0.00	1,231.66
August	23,825.91	1,454.22	4,451.81	20,828.32	1,231.66	3,532.20	0.00	4,763.86
September	20,828.32	965.83	2,235.21	19,558.94	4,763.86	708.02	0.00	5,471.88
October	19,558.94	1,260.73	1,339.82	19,479.85	5,471.88	0.04	0.00	5,471.92
November	19,479.85	2,003.07	1,339.82	20,143.10	5,471.92	0.04	0.00	5,471.96
December	20,143.10	1,129.03	1,000.00	20,272.13	5,471.96	7,300.04	0.00	12,772.00
Total		\$15,625.16	\$10,366.66			\$11,540.56	\$10,250.00	

NOTE: See attached bank statement for support.

NOTE: The above amounts represent the balances per the Company's bank accounts. Additional checks for \$4,500 and \$3,000 (\$7,500 total) for non-routine maintenance did not clear the bank until January and February 2011.


[Customer Service](#) [Contact Us](#) [Locations](#)

Internet Banking

★ Personal

Jeffrey W Cox Sr

[YOUR PROFILE](#)

Friday, December 31, 2010

[Your Accounts](#)[Funds Transfer](#)[Make a Payment](#)[Make a Deposit - New](#)[Cash Advance](#)[Download Transaction Data](#)[Online Statements](#)[Alerts](#)[Bill Pay - New](#)[Mobile Banking](#)[MESSAGE CENTER](#) [View](#)[View your messages](#)[REWARDS CENTER](#)[View and redeem your rewards](#)[SECURITY CENTER](#)[View or change your Personal ID
Password or other security options](#)[CUSTOMER SERVICE CENTER](#)[Order checks, maintain accounts,
report issues or get help](#)[APPLICATION CENTER](#)[Apply online for additional accounts
and loans](#)[Special Offers](#)[View offers and products for interest
Banking Customers](#)

Savings

[Account & Card Info](#)[View Online Statements](#)**Secure, Simple & Green**

ACCOUNT BALANCE

\$12,772.00

AVAILABLE BALANCE

\$12,772.00Download transaction
data for this account

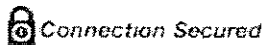
Recent Transactions

[Link to current transactions from Bill](#)

DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
12/31/10	Electronic Payment Book Transfer Credit 000151203150066		\$7,300.00	\$12,772.00
12/23/10	Interest Paid This Period	\$0.04		\$5,472.00
11/24/10	Interest Paid This Period	\$0.04		\$5,471.96
10/26/10	Interest Paid This Period	\$0.04		\$5,471.92

[Previous Transactions](#)[Return to Top](#)

Recent Statements

[View Online Statements](#)**Secure, Simple & Green**If you need transactional history beyond what is available here,
check your past statements or [Contact Us](#).
[Your Accounts](#) | [Funds Transfer](#) | [Make a Payment](#) | [Make a Deposit](#) | [Cash Advance](#)
[Download Transaction Data](#) | [Online Statements](#) | [Alerts](#) | [Bill Pay](#) | [Mobile Banking](#)
[MESSAGE CENTER](#) | [REWARDS CENTER](#) | [SECURITY CENTER](#) | [CUSTOMER SERVICE CENTER](#) | [APPLICATION CENTER](#)

 Protecting your information
 USB Column CBC 7

Member FDIC



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:
1 512 0003 5955
Statement Period:
Jan. 3, 2011
through
Jan. 31, 2011

Page 3 of 5

BUSINESS EDGE CHECKING

U.S. Bank National Association

(CONTINUED)
Account Number 1-512-0003-5955

Card Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Jan. 25	Visa Purchase (Non-PIN) GAS N GO # 618 *****0287	On 012311 WHITE PINE TN REF # 24427331024710016384 US1 4710016384	55.39
Card 0287 Withdrawals Subtotal			\$ 557.86
Total Card Withdrawals			\$ 557.86

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jan. 10	Electronic Withdrawal REF=11010006343539 N	To VZ WIRELESS VE 0000751800VZW WEBPAY6597536 To Account 151204022256	1,000.00
Jan. 13	Electronic Funds Transfer	14000000000	15.00
Jan. 14	Analysis Service Charge	To Credit Card *****1570	62.80
Jan. 18	Internet Banking Payment	From FortLoudonEC	
Jan. 19	Electronic Withdrawal REF=11019007283549 N	9900002400PAYMENT 990000264002376 To Account 151204022256	1,500.00
Jan. 21	Electronic Funds Transfer	To Account 151204022256	500.00
Jan. 24	Electronic Funds Transfer		
Total Other Withdrawals			\$ 3,443.44

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2648	Jan. 13	8993180850	33.54	2653*	Jan. 20	9393053630	22.97
2649	Jan. 14	8993968634	5.65	2654	Jan. 19	5023179359	4,500.00
2650	Jan. 18	8995631727	2,400.00				
Conventional Checks Paid (5)							\$ 6,962.16

* Gap in check sequence

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jan. 5	241.96	Jan. 18	4,517.32	Jan. 24	772.08
Jan. 10	13.32	Jan. 19	254.52	Jan. 25	716.69
Jan. 13	979.78	Jan. 20	394.33	Jan. 31	1,416.69
Jan. 14	959.13	Jan. 21	372.08		

Balances only appear for days reflecting change.

Price changes for the U.S. Bank Business Checking, Savings, and Treasury Management Services will be effective on January 1, 2011. Please view the revised pricing (only those prices that changed) at this secure website: <https://www2.usbank.com/tmpricing> beginning on December 1, 2010 using the account number (omitting leading zeroes and dashes) and five-digit zip code on your statement. If you are unable to access the Internet for this information, please contact your local branch or call U.S. Bank 24-Hour Business Solutions at 1-800-673-3555.

Effective February 14, 2011, non-U.S. Bank ATM transaction fees will increase. A fee of \$2.50 will be assessed for each ATM transaction that occurs at a non-U.S. Bank ATM*, including withdrawals, balance inquiries, funds transfers, denied transactions, and deposits.

*ATMs not identified as "U.S. Bank" ATMs may assess an additional access fee. Other ATM owners may assess different surcharge fees unless the ATM is owned by a member of the MoneyPass® ATM Network member. To find MoneyPass ATM locations, please visit www.moneypass.com.

Received Time Mar. 30. 2:53PM



INTEGRATED RESOURCE MANAGEMENT, INC
PO BOX 642
WHITE PINE TN 37890-0642

Business Statement

Account Number:

1 512 0003 5955

Statement Period:

Feb. 1, 2011

through

Feb. 28, 2011

Page 3 of 7

BUSINESS EDGE CHECKING

U.S. Bank National Association

(CONTINUED)

Account Number 1-512-0003-5955

Card Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Feb. 22	Visa Purchase (Non-PIN) USPS 47915608935 *****0287	On 021811 WHITE PINE TN REF # 24154071049418189491 US1 9418189491	5.65

Card 0287 Withdrawals Subtotal \$ 513.10-

Total Card Withdrawals \$ 513.10-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb. 1	Electronic Funds Transfer To Account 151204022256		\$ 1,500.00-
Feb. 3	Electronic Withdrawal From Fort Ligonier EC REF=11034007785706 N	9900002400PAYMENT 990000264002625	71.49
Feb. 3	Electronic Withdrawal To ATT REF=11034007869554 N	9864031003Payment 161584001CSR1T	112.41-
Feb. 3	Electronic Withdrawal To ATT REF=11034007869555 N	9864031003Payment 163240001CSR1T	393.22-
Feb. 8	Customer Withdrawal	5026435837	35.00-
Feb. 10	Electronic Withdrawal To VZ WIRELESS VE REF=11040006639588 N	0000751800VZW WEBPAY4989050	242.57-
Feb. 14	Analysis Service Charge	1400000000	15.00-
Feb. 24	Electronic Withdrawal To VZ WIRELESS VE REF=11054006438236 N	0000751800VZW WEBPAY6846524	232.97-
Feb. 28	Internet Banking Payment To Credit Card *****1570		118.00-

Total Other Withdrawals \$ 2,720.66-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2652	Feb. 3	5123753607	3,000.00	2668	Feb. 11	5124924302	1,000.00
2657*	Feb. 16	9197917408	60.00	2669	Feb. 14	8996189082	6.35
2658	Feb. 16	9197917409	30.00	2670	Feb. 16	8997971003	31.18
2659	Feb. 3	8898168038	5,600.00	2671	Feb. 15	5027225994	91,932.50
2660	Feb. 1	8896672953	8.89	2672	Feb. 24	9393049825	23.74
2662*	Feb. 1	4920317190	10.00	2673	Feb. 23	9392689851	83.76
2664*	Feb. 4	9396831822	117.19	2674	Feb. 23	9392689847	58.95
2665	Feb. 14	8996160166	52.66	2675	Feb. 24	9393017738	61.15
2666	Feb. 11	8995097363	600.00	2679*	Feb. 28	4923895780	772.17
2667	Feb. 14	9197296668	105.94				

* Gap in check sequence

Conventional Checks Paid (19) \$ 103,554.48-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Feb. 1	3,897.80	Feb. 8	717.04	Feb. 16	917.34
Feb. 2	9,897.80	Feb. 10	459.19	Feb. 22	911.69
Feb. 3	388.39	Feb. 11	1,359.19	Feb. 23	768.98
Feb. 4	271.20	Feb. 14	92,991.98	Feb. 24	451.12
Feb. 7	252.04	Feb. 15	1,059.48	Feb. 28	1,810.95

Balances only appear for days reflecting change.

FREE SMALL BUSINESS CHECKING

U.S. Bank National Association

Balance on Feb. 28

\$ 259.80

Member FDIC
Summary for Account Number 1-512-0315-0066 *

* Transaction detail for this account is provided on a separate statement.

Received Time Mar. 30, 2:59PM



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y ST01

Business Statement

Account Number:

2 512 0332 5435

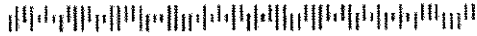
Statement Period:

Dec. 24, 2009

through

Jan. 27, 2010

Page 1 of 1



000000370 1 SP 106481476234884 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

	# Items				
Beginning Balance on Dec. 24		\$	11,481.44	Annual Percentage Yield Earned	0.00999%
Other Deposits	1		0.11	Interest Earned this Period	\$ 0.11
Ending Balance on Jan. 27, 2010		\$	11,481.55	Interest Paid this Year	\$ 0.11
				Number of Days in Statement Period	35

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jan. 27	Interest Paid	2700003815	\$ 0.11
Total Other Deposits			\$ 0.11



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y 5101

Business Statement

Account Number

2 512 0332 5435

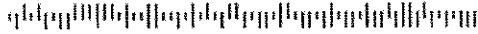
Statement Period:

Jan. 28, 2010

through

Feb. 24, 2010

Page 1 of 1



000000376 1 SP 106481505390689 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

	# Items				
Beginning Balance on Jan. 28		\$	11,481.55	Annual Percentage Yield Earned	0.00885%
Other Deposits	1		0.06	Interest Earned this Period	\$ 0.06
Other Withdrawals	1		8,250.00	Interest Paid this Year	\$ 0.17
Ending Balance on Feb. 24, 2010		\$	3,231.61	Number of Days in Statement Period	28

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Feb. 24	Interest Paid	2400003587	\$ 0.06
Total Other Deposits			\$ 0.06

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Feb. 16	Electronic Funds Transfer To Account 151200035955		\$ 8,250.00
Total Other Withdrawals			\$ 8,250.00



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

173E TRN

Y \$101

Business Statement

Account Number:

2 512 0332 5435

Statement Period:

Feb. 25, 2010

through

Mar. 23, 2010

Page 1 of 1



000000507 1 SP 106481535464337 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective February 27, 2010 certain sections of U.S. Bank's Funds Availability Policy were updated to reflect changes related to checks no longer being classified as nonlocal checks. The following sections were updated: Longer Delays May Apply - Case by Case Delays, in some cases, we may not make all of the funds available to you; funds may not be available until the second business day after the day of your deposit, instead of what was previously noted as the fifth business day after the day of deposit. Longer Delays May Apply - Safeguard Exceptions, funds you deposited by check may be delayed for a longer period of time, they will generally be available no later than the seventh business day after the day of your deposits, instead of what was previously noted as the ninth business day after the day of deposit.

Effective June 14, 2010, the daily Continuous Overdraft Fee will be replaced with a weekly Extended Overdraft Fee. The Extended Overdraft Fee will be assessed if the available balance remains below zero for seven or more calendar days. You will be charged \$25 per week (beginning on the 8th calendar day) and each week thereafter if the available balance remains below zero.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435

Account Summary

	# Items				
Beginning Balance on Feb. 25		\$	3,231.61	Annual Percentage Yield Earned	0.00887%
Other Deposits	1		0.02	Interest Earned this Period	\$ 0.02
Other Withdrawals	1		1,000.00	Interest Paid this Year	\$ 0.19
Ending Balance on Mar. 23, 2010		\$	2,231.63	Number of Days in Statement Period	27

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar. 23	Interest Paid	2300009278	\$ 0.02
Total Other Deposits			\$ 0.02

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar. 19	Internet Banking Transfer To Account 151200035955		\$ 1,000.00
Total Other Withdrawals			\$ 1,000.00



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1735 TRN

Y ST01

Business Statement

Account Number:

2 512 0332 5435

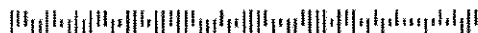
Statement Period:

Mar. 24, 2010

through

Apr. 23, 2010

Page 1 of 1



000000461 1 SP 106481570060300 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective February 27, 2010 certain sections of U.S. Bank's Funds Availability Policy were updated to reflect changes related to checks no longer being classified as nonlocal checks. The following sections were updated: Longer Delays May Apply - Case by Case Delays, in some cases, we may not make all of the funds available to you; funds may not be available until the second business day after the day of your deposit, instead of what was previously noted as the fifth business day after the day of deposit. Longer Delays May Apply - Safeguard Exceptions, funds you deposited by check may be delayed for a longer period of time, they will generally be available no later than the seventh business day after the day of your deposits, instead of what was previously noted as the ninth business day after the day of deposit.

Effective June 14, 2010, the daily Continuous Overdraft Fee will be replaced with a weekly Extended Overdraft Fee. The Extended Overdraft Fee will be assessed if the available balance remains below zero for seven or more calendar days. You will be charged \$25 per week (beginning on the 8th calendar day) and each week thereafter if the available balance remains below zero.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435

Account Summary

	# Items				
Beginning Balance on Mar. 24		\$	2,231.63	Annual Percentage Yield Earned	0.00569%
Other Deposits	1		0.01	Interest Earned this Period	\$ 0.01
Other Withdrawals	1		1,000.00	Interest Paid this Year	\$ 0.20
Ending Balance on Apr. 23, 2010		\$	1,231.64	Number of Days in Statement Period	31

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr. 23	Interest Paid	2300004475	\$ 0.01
Total Other Deposits			\$ 0.01

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr. 19	Internet Banking Transfer To Account 151200035955		\$ 1,000.00
Total Other Withdrawals			\$ 1,000.00



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y ST01

Business Statement

Account Number

2 512 0332 5435

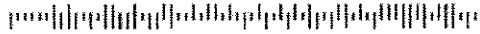
Statement Period:

Apr. 26, 2010

through

May 25, 2010

Page 1 of 1



000000406 1 SP 106481604806331 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

NEWS FOR YOU

Get your fall college tuition out of the way now & enjoy the summer! Apply for a U.S. Bank No Fee Education Loan...featuring no fees! usbank.com/studentloans

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435

Account Summary

	# Items				
Beginning Balance on Apr. 26		\$	1,231.64	Annual Percentage Yield Earned	0.00925%
Other Deposits	1		0.01	Interest Earned this Period	\$ 0.01
Ending Balance on May 25, 2010		\$	1,231.65	Interest Paid this Year	\$ 0.21
				Number of Days in Statement Period	32

Other Deposits

Date	Description of Transaction	Ref Number	Amount
May 25	Interest Paid	2500002746	\$ 0.01
Total Other Deposits			\$ 0.01



P.O. Box 1890
Saint Paul, Minnesota 55101-0890

1736 TRN

Y ST01

Business Statement

Account Number:

2 512 0332 5435

Statement Period:

May 26, 2010

through

Jun. 23, 2010

Page 1 of 1



000000526 1 SP 106481639723041 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 15, 2010, U.S. Bank will change the cost of Overdraft Items Paid and Overdraft Items Returned (NSF). The overdraft cost will be based upon the item amount of each Overdraft Item Paid and/or Overdraft Item Returned which results in insufficient funds to cover an item as defined in Your Deposit Account Agreement. We will charge a \$10 fee for each overdraft item we pay or return on your behalf that is less than or equal to \$20. We will charge a \$33 fee for each overdraft item we pay or return on your behalf that is greater than \$20. Previously overdraft fees were assessed based on the number of overdraft occasions in a 12 month period, beginning at \$19 per item for the first occasion with a maximum of \$37.50 per item.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

Member FDIC

Account Number 2-512-0332-5435

Beginning Balance on May 26	\$	1,231.65	Interest Paid this Year	\$	0.21
Ending Balance on Jun. 23, 2010	\$	1,231.65	Number of Days in Statement Period		29



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y ST01

Business Statement

Account Number

2 512 0332 5435

Statement Period:

Jun. 24, 2010

through

Jul. 26, 2010

Page 1 of 1



000000424 1 SP 106481678395452 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective August 15, 2010, U.S. Bank will change the cost of Overdraft Items Paid and Overdraft Items Returned (NSF). The overdraft cost will be based upon the item amount of each Overdraft Item Paid and/or Overdraft Item Returned which results in insufficient funds to cover an item as defined in Your Deposit Account Agreement. We will charge a \$10 fee for each overdraft item we pay or return on your behalf that is less than or equal to \$20. We will charge a \$33 fee for each overdraft item we pay or return on your behalf that is greater than \$20. Previously overdraft fees were assessed based on the number of overdraft occasions in a 12 month period, beginning at \$19 per item for the first occasion with a maximum of \$37.50 per item.

We have completed our periodic update of the "Your Deposit Account Agreement" booklet. The changes are effective immediately and in some cases you may have received advance notice indicating an effective date either via statement messaging or statement insert. Please review the revised booklet carefully. Most of the changes are technical in nature, but may affect your rights. In particular, updates to note in the deposit account agreement include the addition of an "ATM and Check Card Overdraft Coverage" section within Insufficient Funds and Overdrafts, the addition of the "S.T.A.R.T. Program" section, updates to the local check definition under the "Funds Availability Policy" and revisions to format under the "Reserve Line Agreement" section. **You may pick up a copy at your local branch, view the updated agreements at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.**

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435

Account Summary

	# Items				
Beginning Balance on Jun. 24		\$	1,231.65	Annual Percentage Yield Earned	0.00897%
Other Deposits	1		0.01	Interest Earned this Period	\$ 0.01
Ending Balance on Jul. 26, 2010		\$	1,231.66	Interest Paid this Year	\$ 0.22
				Number of Days in Statement Period	33

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Jul. 26	Interest Paid	2600003117	\$ 0.01
Total Other Deposits			\$ 0.01



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y ST01

Business Statement

Account Number

2 512 0332 5435

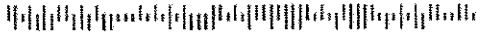
Statement Period:

Jul. 27, 2010

through

Aug. 24, 2010

Page 1 of 1



000000429 1 SP 106481717260895 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

Telecommunications Device

for the Deaf:

1-800-685-5065

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

We have completed our periodic update of the "Your Deposit Account Agreement" booklet. The changes are effective immediately and in some cases you may have received advance notice indicating an effective date either via statement messaging or statement insert. Please review the revised booklet carefully. Most of the changes are technical in nature, but may affect your rights. In particular, updates to note in the deposit account agreement include the addition of an "ATM and Check Card Overdraft Coverage" section within Insufficient Funds and Overdrafts, the addition of the "S.T.A.R.T. Program" section, updates to the local check definition under the "Funds Availability Policy" and revisions to format under the "Reserve Line Agreement" section. **You may pick up a copy at your local branch, view the updated agreements at usbank.com, or call 1-800-USBANKS (1-800-872-2657) for a copy.**

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

	# Items				
Beginning Balance on Jul. 27		\$	1,231.66	Annual Percentage Yield Earned	0.0057%
Customer Deposits	1		3,532.19	Interest Earned this Period	\$ 0.01
Other Deposits	1		0.01	Interest Paid this Year	\$ 0.23
Ending Balance on Aug. 24, 2010		\$	4,763.86	Number of Days in Statement Period	29

Customer Deposits

Number	Date	Ref Number	Amount
	Aug. 17	5121520205	3,532.19

Total Customer Deposits \$ 3,532.19

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug. 24	Interest Paid	2400002031	\$ 0.01

Total Other Deposits \$ 0.01



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y ST01

Business Statement

Account Number:

2 512 0332 5435

Statement Period:

Aug. 25, 2010

through

Sep. 24, 2010

Page 1 of 1



000000612 1 SP 106481758636511 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

	# Items				
Beginning Balance on Aug. 25		\$	4,763.86	Annual Percentage Yield Earned	0.00943%
Other Deposits	2		708.02	Interest Earned this Period	\$ 0.04
Ending Balance on Sep. 24, 2010		\$	5,471.88	Interest Paid this Year	\$ 0.27
				Number of Days in Statement Period	31

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Sep. 15	Internet Banking Transfer From Account 151203150066		\$ 707.98
Sep. 24	Interest Paid	2400008167	\$ 0.04
Total Other Deposits			\$ 708.02



P.O. Box 1800
Saint Paul, Minnesota 55101-0800
1736 TRN Y ST01

Business Statement

Account Number
2 512 0332 5435
Statement Period:
Sep. 27, 2010
through
Oct. 26, 2010

Page 1 of 1



000000444 1 SP 106481802925599 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3556

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435

Account Summary

	# Items			
Beginning Balance on Sep. 27		\$	5,471.88	
Other Deposits	1		0.04	
Ending Balance on Oct. 26, 2010		\$	5,471.92	
				Annual Percentage Yield Earned 0.00834%
				Interest Earned this Period \$ 0.04
				Interest Paid this Year \$ 0.31
				Number of Days in Statement Period 32

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Oct. 26	Interest Paid	2600002078	\$ 0.04
Total Other Deposits			\$ 0.04



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y STD1

Business Statement

Account Number:

2 512 0332 5435

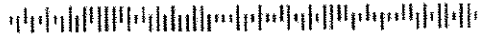
Statement Period

Oct. 27, 2010

through

Nov. 24, 2010

Page 1 of 1



000000445 1 SP 106481843784045 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

NEWS FOR YOU

Send money fast with Western Union - find out how!

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Member FDIC

Account Number 2-512-0332-5435

Account Summary

	# Items				
Beginning Balance on Oct. 27		\$	5,471.92	Annual Percentage Yield Earned	0.0092%
Other Deposits	1		0.04	Interest Earned this Period	\$ 0.04
Ending Balance on Nov. 24, 2010		\$	5,471.96	Interest Paid this Year	\$ 0.35
				Number of Days in Statement Period	29

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Nov 24	Interest Paid	2400002148	\$ 0.04
Total Other Deposits			\$ 0.04



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

Y ST01

Business Statement

Account Number
2 512 0332 5435
Statement Period
Nov. 26, 2010
through
Dec. 23, 2010

Page 1 of 1



000000562 1 SP 106481884928547 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business
Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5066

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

At U.S. Bank, we place your privacy and the security of your accounts and personal information as a top priority. As permitted by the Internal Revenue Service, to further protect your personal information, we will provide only the last 4 digits of your personal tax identification number on any IRS Form 1099-INT you may receive for this account in the future.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

	# Items				
Beginning Balance on Nov. 26		\$	5,471.96	Annual Percentage Yield Earned	0.00919%
Other Deposits	1		0.04	Interest Earned this Period	\$ 0.04
Ending Balance on Dec. 23, 2010		\$	5,472.00	Interest Paid this Year	\$ 0.39
				Number of Days in Statement Period	29

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec. 23	Interest Paid	2300007369	\$ 0.04
Total Other Deposits			\$ 0.04



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

1736 TRN

V STG1

Business Statement

Account Number:

2 512 0332 5435

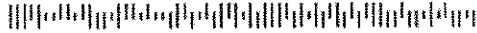
Statement Period:

Dec. 24, 2010

through

Jan. 26, 2011

Page 1 of 1



000000446 1 SP 106481934843046 S
INTEGRATED RESOURCE MANAGEMENT INC
PO BOX 642
WHITE PINE TN 37890-0642



To Contact U.S. Bank

24-Hour Business

Solutions:

1-800-673-3555

Telecommunications Device
for the Deaf:

1-800-685-5065

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

At U.S. Bank, we place your privacy and the security of your accounts and personal information as a top priority. As permitted by the Internal Revenue Service, to further protect your personal information, we will provide only the last 4 digits of your personal tax identification number on any IRS Form 1099-INT you may receive for this account in the future.

If you use Treasury Management or Cash Management Services please note that your Terms & Conditions may be changing, effective January 31, 2011. You can view the new Terms & Conditions at usbank.com/tmtermsandconditions. Log into this secure Web site using the access code: terms2011. If you are unable to access the Internet or this information, please contact your Branch Banker, Relationship Manager, Treasury Management Consultant or Commercial Customer Service Team for assistance.

BASIC BUSINESS SAVINGS

U.S. Bank National Association

Account Summary

	# Items				
Beginning Balance on Dec. 24		\$	5,472.00	Annual Percentage Yield Earned	0.00959%
Other Deposits	2		7,300.09	Interest Earned this Period	\$ 0.09
Other Withdrawals	1		4,500.00	Interest Paid this Year	\$ 0.09
Ending Balance on Jan. 26, 2011		\$	8,272.09	Number of Days in Statement Period	34

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Dec. 31	Electronic Funds Transfer From Account 151203150066		\$ 7,300.00
Jan. 26	Interest Paid	2600002143	\$ 0.09
Total Other Deposits			\$ 7,300.09

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jan. 18	Electronic Funds Transfer To Account 151200035955		\$ 4,500.00
Total Other Withdrawals			\$ 4,500.00

Exhibit I

BEFORE THE TENNESSEE REGULATORY AUTHORITY

NASHVILLE, TENNESSEE

IN RE:)	
)	
PETITION OF INTEGRATED RESOURCE)	
MANAGEMENT, INC. d/b/a IRM UTILITY,)	
INC. TO AMEND ITS CERTIFICATE OF)	Docket No. _____
PUBLIC CONVENIENCE AND NECESSITY)	
TO SERVE AN AREA IN CUMBERLAND)	
COUNTY, TENNESSEE KNOWN AS)	
GENESIS VILLAGE ESTATES)	

PRE-FILED DIRECT TESTIMONY OF JEFFREY W. COX, SR.

Q: Please state your name for the record and your position with the Petitioner, Integrated Resource Management, Inc. d/b/a IRM Utility, Inc. ("IRM").

A: Jeffrey W. Cox, Sr. and I am the President of IRM.

Q: Are you presenting testimony on behalf of IRM?

A: Yes.

Q: Did you assist and cause the Petition to be filed in this proceeding requesting expanded service area and an extension of authority for IRM to provide wastewater services in Cumberland County, Tennessee to a residential subdivision known as Genesis Village Estates?

A: Yes.

Q: Can you describe the service you will be providing?

A: Yes, the service will be the same as we have petitioned for in the past. We will be operating an onsite wastewater treatment facility that beneficially reuses the water in subsurface drip irrigation systems. This will be a residential application similar to the Emory Pointe Subdivision, that IRM has operated since 2004 under Docket 04-101. The Emory Pointe Subdivision is 30 miles to the East of this subdivision.

Q: How many customers will be served by the proposed system?

A: Approximately 100 three bedroom homes when the total project is complete.

Q: Do you operate any other system in this area?

A: Yes, as previously stated the Emory Pointe Subdivision is in the neighboring Roane County.

Q: When did IRM receive its first Certificate of Public Convenience and Necessity ("CCN") from the Tennessee Regulatory Authority ("Authority") to operate a sewer system in Tennessee?

A: Docket 03-00467 was heard in October 2003. On March 16, 2004, pursuant to the Authority's final order, IRM was granted its first CCN.

Q: Does IRM have the managerial, technical, and financial ability to provide wastewater service in the area referred to in the Petition?

A: Yes.

Q: Has IRM contacted other utility service providers in the area to determine if they have potential plans to service the area?

A: Yes, the office of the City of Crossville Mayor and the County Mayor was contacted and there are no potential plans to service the area.

Q: Have you submitted plans to TDEC for approval?

A: Yes, state operating permit No. SOP-08040 and became effective October 1, 2008.

Q: Is all of the information in the Petition accurate to the best of your knowledge, information, and belief?

A: Yes, it is.

Q: Does IRM intend on complying with all Authority rules, statutes, and orders pertaining to the provision of wastewater services in Tennessee?

A: Yes.

Q: Does this conclude your testimony?

A: Yes.

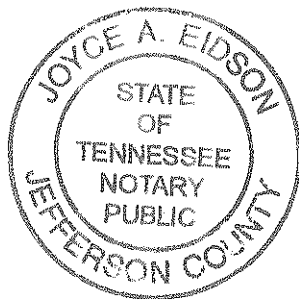
STATE OF TENNESSEE)
)
COUNTY OF JEFFERSON)

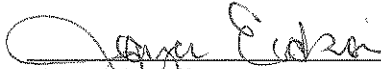
JEFFREY W. COX, SR., having been first duly sworn, makes oath that the statements contained in the foregoing Pre-Filed Direct Testimony are true to the best of his knowledge, information, and belief.



JEFFREY W. COX, SR.

SWORN TO AND SUBSCRIBED before me, on this the 8th day of April, 2011.





Notary Public

My Commission Expires: 1-20-13