

1 David S. Kupetz (CA Bar No. 125062)  
Email: dkupetz@sulmeyerlaw.com  
2 Mark S. Horoupian (CA Bar No. 175373)  
Email: mhoroupian@sulmeyerlaw.com  
3 **SulmeyerKupetz**  
A Professional Corporation  
4 333 South Hope Street, Thirty-Fifth Floor  
Los Angeles, California 90071-1406  
5 Telephone: 213.626.2311  
Facsimile: 213.629.4520

6 Bankruptcy Counsel for eStyle, Inc., Debtor  
7 and Debtor in Possession

8

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**UNITED STATES BANKRUPTCY COURT**

10

**CENTRAL DISTRICT OF CALIFORNIA, LOS ANGELES DIVISION**

11

12

In re

CASE NO. 2:08-bk-13518-SB

13

ESTYLE, INC., a Delaware corporation  
dba babystyle, Cadeau, and Cadeau  
14 Designs,

Chapter 11

15

Debtor.

**DEBTOR'S EMERGENCY MOTION FOR  
ORDER ENFORCING AUTOMATIC  
STAY AGAINST WACHOVIA BANK AND  
WACHOVIA CAPITAL FINANCE  
CORPORATION**

16

17

DATE: March 21, 2008  
TIME: 10:00 a.m.  
PLACE: 255 East Temple Street  
Los Angeles, CA 90012

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eStyle, Inc. (the "Debtor"), debtor in possession, respectfully represents as

22

follows:

23

1. The Debtor commenced the above-captioned reorganization case by filing a  
24 voluntary chapter 11 petition on March 19, 2008, at 8:48 a.m. See Exhibit 1 hereto.

25

2. The Debtor maintains bank accounts with Wachovia Bank and has a  
26 prepetition secured line of credit facility with Wachovia Finance Corporation ("Wachovia

27

28

1 Capital"). A list of the Debtor's bank accounts with Wachovia Bank is included in Exhibit  
2 hereto.

3 3. Following the commencement of the Debtor's bankruptcy case, the Debtor's  
4 chief executive officer (Robert Kelleher) and other representatives of the Debtor met with  
5 representatives of Wachovia Capital and Wachovia Bank commencing at approximately  
6 10:00 a.m. on March 19, 2008. During that meeting, the Debtor's representatives  
7 advised Wachovia Bank and Wachovia Capital of the commencement of the Debtor's  
8 chapter 11 case.

9 4. Also in the morning of March 19, 2008, the Debtor advised Wachovia Bank  
10 and Wachovia Capital in writing via email of the commencement of the Debtor's chapter  
11 11 case and that (i) any outstanding prepetition checks were not be honored, (ii) while the  
12 Debtor anticipated that the Court would authorize payment of certain prepetition  
13 obligations, no such payments were to be made unless and until such authorization was  
14 obtained, (iii) the Debtor was filing a motion asking that the Court authorize that the  
15 prepetition bank accounts remain open and continue to be used by the Debtor, and (iv)  
16 that the automatic stay of Bankruptcy Code section 362 was now in place. See the  
17 message transmitted by the Debtor to Wachovia Bank and Wachovia Capital attached  
18 hereto as Exhibit 3 and incorporated herein by this reference. A representative of  
19 Wachovia Bank and Wachovia Capital replied to the email message. A true and correct  
20 copy of this email reply is attached hereto as Exhibit 4 and is incorporated herein by this  
21 reference.

22 5. Wachovia Capital is a secured creditor of the Debtor pursuant to a Loan  
23 and Security Agreement and various related agreements (collectively, the "Loan  
24 Documents"). The Loan Documents are attached collectively as Exhibit A (the table of  
25 contents of the Loan Documents appears under the cover page of the Loan Documents)  
26 to the supplemental declaration of Robert Kelleher filed in this case on March 20, 2008  
27 (the "Supplemental Declaration").

28

1           6.       On March 20, 2008, the Debtor discovered that after the commencement of  
2 the Debtor's chapter 11 case, Wachovia Bank transferred \$303,872 from the Debtor's  
3 concentration account (Account No. 2000035271954) (the "Concentration Account") to  
4 Wachovia Capital and paid down (reduced) the Debtor's prepetition secured debt to  
5 Wachovia Capital by the sum of \$303.872. See report from Wachovia Bank attached  
6 hereto as Exhibit 5 and incorporated herein by this reference.

7           7.       The Debtor, Wachovia Bank and Wachovia Capital are parties to a Deposit  
8 Account Control Agreement (the "Control Agreement") that is part of the Loan Documents  
9 and appears under tab 6 B in the Loan Documents which are attached to the  
10 Supplemental Declaration. The Control Agreement sets forth that the property interest of  
11 Wachovia Capital with respect to Concentration Account and any funds therein is that of  
12 a secured creditor, stating:

13                       The Company hereby [the Debtor] confirms to the  
14 Bank [Wachovia Bank] that the Company has granted  
15 to the Secured Party [Wachovia Capital] a security  
16 interest in the following (collectively, the "**Account  
Collateral**"); (a) the Account(s), (b) the Lockbox(es)  
17 and (c) the Items Collateral. The term "**Items Collateral**"  
18 means, collectively, all checks, drafts, instruments, cash  
19 and other items at any time received in any Lockbox  
20 or for any deposit in any Account (subject to specific  
Lockbox instructions in effect for processing items),  
wire transfers of funds, automated clearing house  
21 ("**ACH**") entries, credits from merchant card  
22 transactions and other electronic funds transfers  
or other funds deposited in, credited, or held for  
deposited in, or credited to, any Account.

23                       The parties desire to enter into this Agreement  
in order to set forth their relative rights and duties  
with respect to the Account Collateral. ...

Control Agreement, p. 1

24           8.       The Control Agreement further provides, in contemplation of a possible  
25 bankruptcy case by and or against the Debtor, as follows:

26                       If a bankruptcy or insolvency proceeding  
27 were commenced by and or against the  
Company, the Bank shall be entitled,  
28 without any liability, to refuse to permit

1 withdrawals or transfers from the Account(s)  
2 until the Bank shall have received an  
3 appropriate court order or other  
4 assurances reasonably acceptable to  
5 Bank in its sole discretion establishing  
6 that (i) continued withdrawals or transfers  
7 from the Account(s) or honoring or  
8 following any instruction form either the  
9 Company or the Secured Party are authorized  
10 and shall not violate any law, regulation,  
11 or any order any court and (ii) the Bank shall  
12 have received adequate protection for its  
13 right to set off against or charge the  
14 Account(s) or otherwise be reimbursed  
15 for all Permitted Debits.

9 Control Agreement p. 5, section 6(b).

10 9. As set forth in reports obtained from Wachovia Bank (see Exhibit 5 hereto)  
11 and Wachovia Capital (see Exhibits 6 and 7), following the commencement of the  
12 Debtor's case, \$303,872 was removed from the Debtor's bank account and the Debtor's  
13 loan balance outstanding to Wachovia reported as of March 19, 2008, at 9:37 a.m., in the  
14 sum of \$2,373,033.43 was reduced (by the sum of \$303,872) to the amount of  
15 \$2,069,160.74, as reported by Wachovia Capital as of March 20, 2008 at 10:10 a.m. See  
16 reports issued by Wachovia Capital attached hereto as Exhibits 6 and 7, respectively,  
17 and incorporated herein by this reference.

18 10. The acts of Wachovia and/or Wachovia Bank resulting in the postpetition  
19 unauthorized payoff of Wachovia Capital's prepetition secured claim against the  
20 Debtor by the sum of \$303,872 constitutes a violation of the automatic stay under section  
21 362 of the Bankruptcy Code. Specifically, subsections (a)(3) ("any act to obtain  
22 possession of property of the estate or of property from the estate or to exercise control  
23 over property of the estate"), (a)(4) ("any act to create, perfect, or enforce any lien  
24 against property of the estate"), (a)(5) ("any act to create, perfect, or enforce against  
25 property of the debtor any lien to the extent that such lien secures a claim arose before  
26 the commencement of the case under this title"), and (a)(6) ("any act to collect, assess or  
27  
28

SulmeyerKupetz, A Professional Corporation  
333 SOUTH HOPE STREET, THIRTY-FIFTH FLOOR  
LOS ANGELES, CALIFORNIA 90071-1406  
TEL. 213.626.2311 • FAX 213.629.4520

1 recover a claim against the debtor that arose before the commencement of the case  
2 under this title") of section 362 have been violated.

3 11. Ninth Circuit law is clear that violations of the automatic stay are null and  
4 void acts.

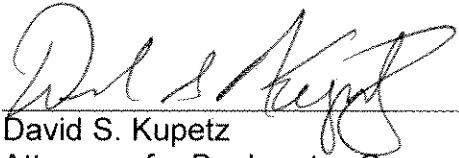
5 12. The funds in the Debtor's Concentration Account taken by Wachovia  
6 Capital were property of the Debtor's estate pursuant to 11 U.S.C. § 541, subject to the  
7 security interest of Wachovia perfected pursuant to the Control Agreement. The funds  
8 (\$303,872) that were improperly removed from the Debtor's account and from the  
9 bankruptcy estate by Wachovia Capital and/or Wachovia Bank and used to pay a portion  
10 of Wachovia Capital's prepetition secured claim against the Debtor must be returned to  
11 the estate.

12 WHEREFORE, the Debtor respectfully requests that the Court enter an  
13 order determining that Wachovia Bank and/or Wachovia Capital have violated the  
14 automatic stay, enforcing the automatic stay, and requiring that Wachovia Capital  
15 replenish the bankruptcy estate in the amount of \$303,872 (plus interest) for the  
16 unauthorized postpetition removal of funds from the estate in violation of the automatic  
17 stay.  
18

19  
20 DATED: March 20, 2008

Respectfully submitted,

21 **SulmeyerKupetz**  
22 A Professional Corporation

23 By:   
24 David S. Kupetz  
25 Attorneys for Bankruptcy Counsel for eStyle,  
26 Inc., Debtor and Debtor in Possession  
27  
28



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1                   7.     On March 20, 2008, the Debtor discovered that after the  
2 commencement of the Debtor's chapter 11 case, Wachovia Bank transferred \$303,872  
3 from the Debtor's concentration account (Account No. 2000035271954) (the  
4 "Concentration Account") to Wachovia Capital and paid down (reduced) the Debtor's  
5 prepetition secured debt to Wachovia Capital by the sum of \$303,872. See report from  
6 Wachovia Bank attached hereto as Exhibit 5 and incorporated herein by this reference.  
7

8                   8.     As set forth in reports obtained from Wachovia Bank (see Exhibit 5)  
9 hereto) and Wachovia Capital (see Exhibits 6 and 7), following the commencement of the  
10 Debtor's case, \$303,872 was removed from the Debtor's bank account and the Debtor's  
11 loan balance outstanding to Wachovia reported as of March 19, 2008, at 9:37 a.m., in the  
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13 \$2,069,160.74, as reported by Wachovia Capital as of March 20, 2008 at 10:10 a.m. See  
14 reports issued by Wachovia Capital attached hereto as Exhibits 6 and 7, respectively,  
15 and incorporated herein by this reference.  
16

17                   I declare under penalty of perjury that foregoing is true and correct.

18                   Executed this 20<sup>th</sup> day of March, 2008, at Los Angeles, California.  
19

20                   *R. S. Kelleher*

21                   \_\_\_\_\_  
22                   ROBERT S. KELLEHER

23                   *Chief Executive Officer*  
24  
25  
26  
27  
28

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DECLARATION OF JOEY GUEVARA

I, Joey Guevara, declare:

1. I am an employee of eStyle, Inc. (the "Debtor"). My position with the Debtor is director of accounting and financial reporting.

2. I have personal knowledge of the facts set forth herein. I can testify that said facts are true and correct.

3. On the morning of March 19, 2008, I prepared and sent an email message to representatives of the Debtor's bank (Wachovia Bank) and the Debtor's secured lender (Wachovia Capital Finance Corporation) advising them of the commencement of the Debtor's chapter 11 case and certain related matters. A true and correct copy of this email message is attached hereto as Exhibit 3 and is incorporated herein by this reference.

4. In response to my email message referred to in paragraph 3 above, I received an email message from a representative of Wachovia Bank, Lauren Patterson of Wachovia Treasury Securities. I replied by email to certain inquiries in her message. A true and correct copy of the email message I received from Lauren Patterson and my email message in reply is attached hereto as Exhibit 4.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this 20<sup>th</sup> day of March, 2008, at Los Angeles, California.


  
JOEY GUEVARA

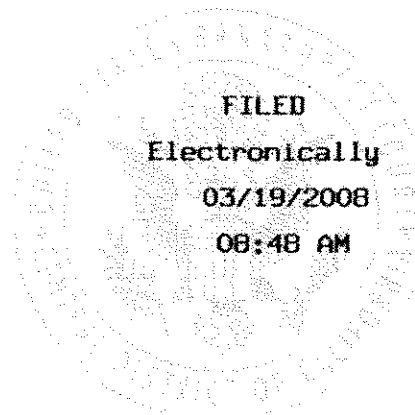
EXHIBIT 1

United States Bankruptcy Court  
Central District Of California

**Notice of Bankruptcy Case Filing**

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 11 of the United States Bankruptcy Code, entered on 03/19/2008 at 08:48 AM and filed on 03/19/2008.

**eStyle, Inc.**  
865 South Figueroa Street  
Suite 2700  
Los Angeles, CA 90017  
Tax id: 95-4712564



The case was filed by the debtor's attorney:

**David S Kupetz**  
Sulmeyer Kupetz  
333 S Hope St 35th Fl  
Los Angeles, CA 90071  
213-626-2311

The case was assigned case number 2:08-bk-13518-SB to Judge Samuel L. Bufford.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our *Internet* home page [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov) or at the Clerk's Office, 255 East Temple Street,, Los Angeles, CA 90012.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Jon D. Ceretto**  
Clerk, U.S. Bankruptcy  
Court

<b>PACER Service Center</b>
<b>Transaction Receipt</b>
03/19/2008 10:03:13

EXHIBIT 2

Wachovia Bank/Wachovia Capital Finance

Debtor's Bank Accounts with Wachovia Bank

<b>Bank Name</b>	<b>Address</b>	<b>Account Nos.</b>	<b>Account Type/Name</b>
Wachovia Bank, National Association	401 Wachovia Bank, National Association South Tryon Street, 10 <sup>th</sup> Floor Charlotte, North Carolina 28288	20000335271954 20000335271967 20000335271970	Concentration Disbursement Payroll
		2079900560608 2000036887897	Accounts Payable Cadeau Wholesale

Wachovia Capital Finance/Lender Payment Account

<b>Bank Name</b>	<b>Address</b>	<b>Account No.</b>	<b>Account Type/Name</b>
Wachovia Bank, National Association	Wachovia Capital Finance 251 South Lake Avenue Suite 900 Pasadena, CA 91101	5000000030321	Lender Payment Account

EXHIBIT 3

## Kupetz, David S.

---

**From:** Yvonne Besvold [YBesvold@babystyle.com]  
**Sent:** Wednesday, March 19, 2008 3:38 PM  
**To:** Kupetz, David S.  
**Cc:** Horoupian, Mark S.  
**Subject:** FW: eStyle - Notice of Chapter 11 filing

**Attachments:** Scan001.PDF; Wachovia Outstanding Chx 3.19.08.xls



Scan001.PDF (48  
KB)



Wachovia  
Outstanding Chx 3.19.

-----Original Message-----

**From:** Joey Guevara  
**Sent:** Wednesday, March 19, 2008 11:25 AM  
**To:** 'Van Meter, Robin'; 'sandra.berry1@wachovia.com'; 'judy.bastian@wachovia.com';  
'lauren.patterson@wachovia.com'  
**Cc:** Debbie Giust; Yvonne Besvold  
**Subject:** eStyle - Notice of Chapter 11 filing

To Whom It May Concern:

Please be advised that estyle (DBA babystyle, Cadeau Designs, Cadeau) has filed for protection under Chapter 11. Attached is the official notice of eStyle's chapter 11 filing. The filing took place at 8:48 a.m today 3-19-08. The case number is 2:08-bk-13518-SB. The Judge is Samuel Bufford.

We have a bank account with you: account #:

2000035271954  
2000035271967  
2000035271970  
2079900560608  
2000036887897

Please note that we will advise that outstanding prepetition checks that have not already cleared the bank are not to be honored (stop payment on all outstanding prepetition checks that have not already cleared). We have attached a list of outstanding checks.

We anticipate the Court will authorize payment of certain prepetition obligations, but no payments are to be made until such authorization is obtained (motions are being filed with the Court today).

The company is filing a motion today asking that the Court authorize that the prepetition bank accounts remain open and continue to be used by the company.

The automatic stay under the Bankruptcy Codes (section 362) prohibits the bank from asserting control over the accounts or over any funds in the accounts.

Please contact anyone of us directly with any issues or questions

Joey Guevara  
Director, Accounting & Financial Reporting, babystyle  
213-228-8838  
jguevara@babystyle.com

Debbie Giust  
Controller, babystyle  
213-228-6866

dgiust@babystyle.com

Yvonne Besvold  
CFO, babystyle  
213-228-8837  
ybesvold@babystyle.com

EXHIBIT 4

**Kupetz, David S.**

---

**From:** Yvonne Besvold [YBesvold@babystyle.com]  
**Sent:** Wednesday, March 19, 2008 3:37 PM  
**To:** Kupetz, David S.  
**Subject:** FW: eStyle - Notice of Chapter 11 filing

---

**From:** Joey Guevara  
**Sent:** Wednesday, March 19, 2008 12:51 PM  
**To:** 'lauren.patterson@wachovia.com'  
**Cc:** Debbie Giust; judy.bastian@wachovia.com; Van Meter, Robin; sandra.berry1@wachovia.com; Yvonne Besvold; mark.purtell@wachovia.com; rob.kendrick@wachovia.com  
**Subject:** RE: eStyle - Notice of Chapter 11 filing

Hi Lauren,

To answer your first question, (1.) I believe we filed in the central district of California. That is what is listed on the Notice of Bankruptcy Case Filing we attached on the initial e-mail. (2.) ADP has already funded for this weeks payroll.

As for the stop payments, the task has already been completed by me through Wachovia Connection.

Thanks for the "heads up" on the debit restraints. We'll keep in contact with your company as items unfold. Thanks!

Joey Guevara  
Director, Accounting & Financial Reporting  
babystyle  
p 213/ 228-8838  
f 213/ 228-6899

-----Original Message-----

**From:** lauren.patterson@wachovia.com [mailto:lauren.patterson@wachovia.com]  
**Sent:** Wednesday, March 19, 2008 12:42 PM  
**To:** Joey Guevara  
**Cc:** Debbie Giust; judy.bastian@wachovia.com; Van Meter, Robin; sandra.berry1@wachovia.com; Yvonne Besvold; mark.purtell@wachovia.com; rob.kendrick@wachovia.com  
**Subject:** Re: eStyle - Notice of Chapter 11 filing  
**Importance:** High

Hi Joey-

Thank you for passing along this information. I have a couple items for you outlined below.

**Can you please confirm the following information for us:**

1. Which district did you file bankruptcy in? (*needed so our legal group can pull the dockets*)
2. Has ADP already funded for this weeks payroll?

**Placing the Stop Payments:**

The cheapest way for you to go about this, in such a bulk, is to use Wachovia Connection. You can enter in ranges of checks to place a stop on. The advantage to this is, you get charged PER RANGE, not per check. I have the instructions attached below. If this isn't the route you would like to go, then please notify Sandra in Customer Service.

*Stop Payments & Bulk Stop Payments starts on Pg #7. Further out it shows you reports you can pull etc.*

**Debit Restraints:**

Sandra is currently placing these debit blocks on your accounts. We will keep the debit restraints in place until the hearing has taken place and there is an entered First Day Cash Management Order authorizing the continued use of the accounts, and all pre-petition items written on these accounts have been stopped.

Lauren Patterson  
Sales Associate  
Wachovia Treasury Services  
301 South Tryon Street, M6  
Charlotte, NC 28288-5710  
(P): 704-383-9425  
(F): 704-383-1549  
lauren.patterson@wachovia.com

"Joey Guevara" <JGuevara@babystyle.com>

To "Van Meter, Robin" <robin.vanmeter@wachovia.com>, <sandra.berry1@wachovia.c  
<judy.bastian@wachovia.com>, <lauren.patterson@wachovia.com>

03/19/2008 02:24 PM

CC "Debbie Giust" <DGiust@babystyle.com>, "Yvonne Besvold" <YBesvold@babystyle

Subject eStyle - Notice of Chapter 11 filing

To Whom It May Concern:

Please be advised that estyle (DBA babystyle, Cadeau Designs, Cadeau) has filed for protection under Chapter 11. Attached is the official notice of eStyle's chapter 11 filing. The filing took place at 8:48 a.m today 3-19-08. The case number is 2:08-bk-13518-SB. The Judge is Samuel Bufford.

We have a bank account with you: account #:

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The company is filing a motion today asking that the Court authorize that the prepetition bank accounts remain open and continue to be used by the company.

The automatic stay under the Bankruptcy Codes (section 362) prohibits the bank from asserting control over the accounts or over any funds in the accounts.

Please contact anyone of us directly with any issues or questions

Joey Guevara  
Director, Accounting & Financial Reporting, babystyle  
213-228-8838  
jguevara@babystyle.com

Debbie Giust  
Controller, babystyle  
213-228-6866  
dgiust@babystyle.com

Yvonne Besvold  
CFO, babystyle  
213-228-8837  
ybesvold@babystyle.com

EXHIBIT 5



EXHIBIT 6

**WACHOVIA CAPITAL FINANCE**

Loan Status Report

ALL AMOUNTS SHOWN IN USD

Loan#	Name	Advance Rate	Ineligible/ Reserve	Gross/Net Collateral	Gross/Net Loan	Available Appr O/A	Sales M-T-D	Credit/Adjs M-T-D	Coll Cash Loan Cash	AR/Loan Turn
6ES01 AR	ESTYLE, INC CREDIT CARD AR USD Loan Limit: 5,000,000.00 01/26/08	90	56,159.33 0.00	496,985.26 396,743.34	2,373,033.43	(1,975,290)	0	0 (266,436)	0 2,295,755	0 16.2
6ES02 INVFG	ESTYLE, INC INV FG USD Loan Limit: 5,000,000.00 01/26/08	50	1,255,000.00 0.00	8,074,000.00 3,409,500.00	0.00	3,409,500	8,074,000	0 0	7,548,000 0	0 0
6ES03 LC/SB	ESTYLE, INC SB LC USD Loan Limit: 1,000,000.00	0	0.00 0.00	0.00 0.00	0.00	0	0	0 0	0 0	0 0
6ES04 LC/DL	ESTYLE, INC DOC LC USD Loan Limit: 1,000,000.00	0	0.00 0.00	0.00 0.00	0.00	0	0	0 0	0 0	0 0
6ES05 AB	ESTYLE, INC/AB USD Loan Limit: 5,000,000.00 01/26/07	100	0.00 1,315,000.00	0.00 (1,315,000.00)	0.00	(1,315,000)	0	0 0	0 0	0 0
6ES9Z AR/LB	ESTYLE, INC LIBOR USD Loan Limit: 0.00	100	0.00 0.00	0.00 0.00	0.00	0	0	0 0	0 0	0 0
Client Total: (eStyle Inc)			1,311,159.33 1,315,000.00	8,570,985.26 2,491,243.34	2,373,033.43	118,210 0	8,074,000	0 (266,436)	7,548,000 2,295,755	0 0
Grand Total:			1,311,159.33 1,315,000.00	8,570,985.26 2,491,243.34	2,373,033.43	118,210	8,074,000	0 (266,436)	7,548,000 2,295,755	0 0

Previously Accrued Interest: 0.00  
 Current Month Interest: 0.00  
 Interest Accrued (A): 0.00  
 Interest added to other loans (P) PT: 0.00  
 Interest added to other loans (P) Non-PT: 0.00  
 Interest charged to DDA (D): 0.00  
 LIBOR Interest Total: 0.00

EXHIBIT 7

**WACHOVIA CAPITAL FINANCE**

Loan Status Report

ALL AMOUNTS SHOWN IN USD

Loan#	Name	Advance Rate	Ineligible/ Reserve	Gross/Net Collateral	Gross/Net Loan	Available Appr O/A	Sales M-T-D	Credit/Adjis M-T-D	Coll Cash Loan Cash	AR/Loan Turn
6ES01 AR	ESTYLE, INC CREDIT CARD AR USD Loan Limit: 5 000 000 00 01/26/08	90	56,159.33 0.00	486 985.26 396 743.34	2,069 160.74	(1,672,417)	0	0 (266,436)	0 2,599,628	0 15.1
6ES02 IN/FG	ESTYLE, INC INV FG USD Loan Limit: 5 000 000 00 01/26/08	50	1,255,000.00 0.00	8 074 000.00 3 409 500 00	0.00	3 409,500	8 074,000	0 0	7,548,000 0	0 0
6ES03 LC/SB	ESTYLE, INC SB LC USD Loan Limit: 1 000 000.00	0	0.00 0.00	0.00 0.00	0.00	0	0	0 0	0 0	0 0
6ES04 LC/DL	ESTYLE, INC DOC LC USD Loan Limit: 1 000 000 00	0	0.00 0.00	0.00 0.00	0.00	0	0	0 0	0 0	0 0
6ES06 AB	ESTYLE, INC/AB USD Loan Limit: 5 000 000.00 01/26/07	100	0.00 1,315,000.00	0.00 (1,315,000.00)	0.00	(1,315,000)	0	0 0	0 0	0 0
6ES09 AR/LB	ESTYLE, INC LIBOR USD Loan Limit: 0.00	100	0.00 0.00	0.00 0.00	0.00	0	0	0 0	0 0	0 0
	Client Total: (eStyle, Inc)		1 311 159.33 1 315,000.00	8,570,985.26 2,491 243.34	2 069,160.74	422 083 0	8,074 000	0 (266,436)	7 548 000 2 599,628	0 0
	Grand Total:		1 311,159.33 1,315,000.00	8 570 985.26 2 491 243.34	2,069,160.74	422,083	8 074 000	0 (266,436)	7,548,000 2,599,628	0 0

Previously Accrued Interest: 0.00  
 Current Month Interest: 0.00  
 Interest Accrued (A): 0.00  
 Interest added to other loans (P) PT: 0.00  
 Interest added to other loans (P) Non-PT: 0.00  
 Interest charged to DDA (D): 0.00  
 LIBOR Interest Total: 0.00