

# EXHIBIT A

**—EXHIBIT A—**

<u>EXPENSES</u>	<u>Amount Requested</u>
Housing and Utilities	<u>\$ 1,664.00<sup>1</sup></u>
Automobile (To be Acquired)	
Ownership Costs	\$ 496.00
Operating Costs	\$ 216.00
	<u>\$ 712.00<sup>2</sup></u>
Medical Expenses	
Medica Health Insurance	\$ 574.20 <sup>3</sup>
Out of Pocket Medial	\$ 120 <sup>4</sup>
	<u>\$ 694.20</u>
Living Expenses	
Groceries and Food	\$ 550.00
Housekeeping supplies	\$ 66.00
Apparel & services	\$ 162.00
Personal care products & services	\$ 55.00
	<u>\$ 833.00<sup>5</sup></u>
Child Support	<u>\$ 1,248.00<sup>6</sup></u>
<b>Total Monthly Expenses Requested</b>	<u>\$ 5,151.20</u>

<sup>1</sup> Amount is from IRS Monthly Housing Allowance for a family of three in Hennepin County attached hereto.

<sup>2</sup> Amount is from IRS Local Transportation Standards for Minneapolis-St. Paul attached hereto.

<sup>3</sup> Amount is from Medica statement attached hereto.

<sup>4</sup> Amount is from IRS National Standards for Out-of-Pocket Health Care.

<sup>5</sup> Amount is within IRS National Standards attached hereto.

<sup>6</sup> Amount is from Invoices from Office of Child Support Enforcement, attached as Exhibit B to the Declaration of Jason Bo-Alan Beckman dated March 9, 2011 and entered at *SEC v. Beckman et al.*, 11-cv-574 (D. Minn.) at Docket 15-1.



**Minnesota - Local Standards: Housing and Utilities**

*Disclaimer: IRS Collection Financial Standards are intended for use in calculating repayment of delinquent taxes. These Housing and Utilities Standards are effective on March 1, 2011 for purposes of federal tax administration only. Expense information for use in bankruptcy calculations can be found on the Web site for the U.S. Trustee Program.*

The housing and utilities standards are derived from U.S. Census Bureau and Bureau of Labor Statistics data, and are provided by state down to the county level. The standard for a particular county and family size includes both housing and utilities allowed for a taxpayer's primary place of residence. Generally, the total number of persons allowed for determining family size should be the same as those allowed as exemptions on the taxpayer's most recent year income tax return.

Housing and utilities standards include mortgage or rent, property taxes, interest, insurance, maintenance, repairs, gas, electric, water, heating oil, garbage collection, telephone and cell phone. The tables include five categories for one, two, three, four, and five or more persons in a household.

The taxpayer is allowed the standard amount, or the amount actually spent on housing and utilities, whichever is less. If the amount claimed is more than the total allowed by the housing and utilities standards, the taxpayer must provide documentation to substantiate those expenses are necessary living expenses.

**Maximum Monthly Allowance**

County	Housing and Utilities for a Family of 1	Housing and Utilities for a Family of 2	Housing and Utilities for a Family of 3	Housing and Utilities for a Family of 4	Housing and Utilities for a Family of 5 or more
Aitkin County	878	1,031	1,088	1,211	1,231
Anoka County	1,275	1,497	1,578	1,759	1,788
Becker County	931	1,093	1,152	1,284	1,305
Beltrami County	898	1,055	1,111	1,239	1,259
Benton County	1,075	1,263	1,331	1,484	1,508
Big Stone County	725	851	897	1,000	1,016
Blue Earth County	1,020	1,198	1,263	1,408	1,431
Brown County	913	1,073	1,130	1,260	1,281
Carlton County	953	1,119	1,179	1,315	1,336
Carver County	1,569	1,843	1,842	2,165	2,200
Cass County	950	1,116	1,176	1,311	1,332
Chippewa County	826	970	1,022	1,139	1,158
Chisago County	1,241	1,457	1,535	1,712	1,740
Clay County	990	1,162	1,225	1,366	1,388
Clearwater County	745	875	922	1,028	1,045
Cook County	998	1,172	1,235	1,377	1,399
Cottonwood County	708	832	877	977	993
Crow Wing County	983	1,154	1,216	1,356	1,378
Dakota County	1,412	1,658	1,748	1,949	1,980
Dodge County	1,086	1,252	1,320	1,471	1,495
Douglas County	974	1,145	1,206	1,345	1,366
Faribault County	726	852	898	1,001	1,017
Fillmore County	889	1,044	1,100	1,226	1,246
Freeborn County	839	985	1,038	1,157	1,176
Goodhue County	1,143	1,342	1,414	1,577	1,602
Grant County	810	952	1,003	1,118	1,136
Hennepin County	1,344	1,579	1,664	1,855	1,885

Houston County	978	1,148	1,210	1,348	1,371
Hubbard County	910	1,069	1,128	1,258	1,278
Isanti County	1,128	1,323	1,384	1,554	1,579
Itasca County	909	1,088	1,125	1,255	1,275
Jackson County	785	899	947	1,058	1,073
Kanabec County	941	1,105	1,184	1,288	1,319
Kandiyohi County	993	1,168	1,229	1,370	1,392
Kittson County	753	885	932	1,039	1,058
Koochiching County	898	1,052	1,109	1,236	1,256
Lac qui Parle County	716	841	887	989	1,005
Lake County	839	985	1,038	1,157	1,178
Lake of the Woods County	959	1,127	1,187	1,324	1,345
Le Sueur County	1,040	1,221	1,287	1,435	1,458
Lincoln County	748	879	926	1,032	1,049
Lyon County	943	1,107	1,167	1,301	1,322
Mahnomen County	893	814	858	958	972
Marshall County	787	936	986	1,100	1,118
Martin County	823	967	1,019	1,136	1,155
McLeod County	1,080	1,280	1,349	1,504	1,528
Meeker County	988	1,135	1,196	1,333	1,355
Mille Lacs County	972	1,142	1,203	1,342	1,364
Morrison County	883	1,037	1,092	1,218	1,238
Mower County	874	1,027	1,082	1,207	1,228
Murray County	772	907	956	1,066	1,083
Nicollet County	1,091	1,281	1,350	1,505	1,529
Nobles County	817	980	1,012	1,128	1,146
Norman County	747	877	924	1,031	1,047
Olmsted County	1,133	1,330	1,402	1,563	1,588
Otter Tail County	897	1,053	1,110	1,238	1,258
Pennington County	833	978	1,031	1,149	1,168
Pine County	982	1,153	1,215	1,355	1,378
Pipestone County	747	877	924	1,031	1,047
Polk County	908	1,087	1,124	1,253	1,273
Pope County	851	1,000	1,053	1,174	1,193
Ramsey County	1,232	1,447	1,525	1,700	1,728
Red Lake County	701	823	868	967	983
Redwood County	805	946	996	1,111	1,129
Renville County	834	979	1,032	1,150	1,169
Rice County	1,146	1,346	1,418	1,581	1,607
Rock County	854	1,003	1,057	1,179	1,198
Roseau County	928	1,089	1,148	1,280	1,301
Scott County	1,459	1,713	1,805	2,013	2,046

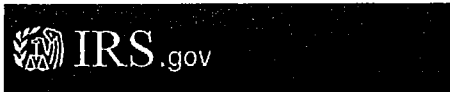
<b>Sherburne County</b>	1,287	1,488	1,568	1,748	1,778
<b>Sibley County</b>	948	1,111	1,171	1,305	1,328
<b>St. Louis County</b>	903	1,061	1,118	1,246	1,268
<b>Stearns County</b>	1,055	1,239	1,308	1,456	1,479
<b>Steele County</b>	1,075	1,283	1,331	1,484	1,508
<b>Stevens County</b>	843	980	1,043	1,183	1,182
<b>Swift County</b>	778	913	962	1,073	1,090
<b>Todd County</b>	815	958	1,009	1,125	1,143
<b>Traverse County</b>	738	867	913	1,018	1,035
<b>Wabasha County</b>	1,010	1,186	1,250	1,394	1,416
<b>Wadena County</b>	745	876	922	1,028	1,045
<b>Waseca County</b>	981	1,152	1,214	1,353	1,375
<b>Washington County</b>	1,445	1,697	1,789	1,994	2,027
<b>Watsonwan County</b>	756	888	936	1,043	1,060
<b>Wilkin County</b>	835	980	1,033	1,152	1,170
<b>Winona County</b>	982	1,153	1,215	1,355	1,378
<b>Wright County</b>	1,273	1,495	1,575	1,756	1,785
<b>Yellow Medicine County</b>	763	897	945	1,053	1,070

**References/Related Topics**

- [Collection Financial Standards](#)
- [Local Standards: Transportation](#)
- [Local Standards: Housing and Utilities](#)
- [National Standards: Food, Clothing and Other Items](#)
- [National Standards: Out-of-Pocket Health Care](#)

[Rate the Small Business and Self-Employed Web Site](#)

Page Last Reviewed or Updated: February 25, 2011



**Local Standards: Transportation**

*Disclaimer: IRS Collection Financial Standards are intended for use in calculating repayment of delinquent taxes. These Standards are effective on March 1, 2011 for purposes of federal tax administration only. Expense information for use in bankruptcy calculations can be found on the website for the U.S. Trustee Program.*

The transportation standards for taxpayers with a vehicle consist of two parts: nationwide figures for monthly loan or lease payments referred to as ownership costs, and additional amounts for monthly operating costs. The operating costs include maintenance, repairs, insurance, fuel, registrations, licenses, inspections, parking and tolls (These standard amounts do not include personal property taxes).

**Ownership Costs**

The ownership costs, shown in the table below, provide the monthly allowances for the lease or purchase of up to two automobiles. A single taxpayer is normally allowed one automobile. For each automobile, taxpayers will be allowed the lesser of:

- a. the monthly payment on the lease or car loan, or
- b. the ownership costs shown in the table below.

If a taxpayer has no lease or car loan payment, the amount allowed for Ownership Costs will be \$0.

**Operating Costs**

In addition to Ownership Costs, a taxpayer is allowed Operating Costs, by regional and metropolitan area, as shown in the table below. For each automobile, taxpayers will be allowed the lesser of:

- a. the amount actually spent monthly for operating costs, or
- b. the operating costs shown in the table below.

**Public Transportation**

There is a single nationwide allowance for public transportation based on Bureau of Labor Statistics expenditure data for mass transit fares for a train, bus, taxi, ferry, etc. Taxpayers with no vehicle are allowed the standard amount monthly, per household, without questioning the amount actually spent.

If a taxpayer owns a vehicle and uses public transportation, expenses may be allowed for both, provided they are needed for the health and welfare of the taxpayer or family, or for the production of income. However, the expenses allowed would be actual expenses incurred for ownership costs, operating costs and public transportation, or the standard amounts, whichever is less.

If the amount claimed for Ownership Costs, Operating Costs or Public Transportation is more than the total allowed by the transportation standards, the taxpayer must provide documentation to substantiate those expenses are necessary living expenses.

**Public Transportation**

National	\$182
----------	-------

**Ownership Costs**

	One Car	Two Cars
National	\$496	\$992

**Operating Costs**

	One Car	Two Cars
Northeast Region	\$278	\$556
Boston	\$277	\$554
New York	\$342	\$684
Philadelphia	\$299	\$598
Midwest Region	\$212	\$424
Chicago	\$262	\$524
Cleveland	\$228	\$452
Detroit	\$285	\$570
Minneapolis-St. Paul	\$216	\$432
South Region	\$244	\$488
Atlanta	\$256	\$512
Baltimore	\$250	\$500
Dallas-Ft. Worth	\$277	\$554

Houston	\$312	\$624
Miami	\$346	\$692
Washington, D.C.	\$270	\$540
West Region	\$238	\$472
Los Angeles	\$295	\$590
Phoenix	\$281	\$562
San Diego	\$301	\$602
San Francisco	\$306	\$612
Seattle	\$192	\$384

**For Use with Allowable Transportation Table**

The data for the Operating Costs section of the Transportation Standards are provided by Census Region and Metropolitan Statistical Area (MSA). The following table lists the states that comprise each Census Region. Once the taxpayer's Census Region has been ascertained, to determine if an MSA standard is applicable, use the definitions below to see if the taxpayer lives within an MSA (MSAs are defined by county and city, where applicable). If the taxpayer does not reside in an MSA, use the regional standard.

**MSA Definitions by Census Region**

**Northeast Census Region:** Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Pennsylvania, New York, New Jersey

MSA	COUNTIES
Boston	In MA: Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
	In NH: Hillsborough, Merrimack, Rockingham, Strafford
	In CT: Windham
	In ME: York
New York	In NY: Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester
	In NJ: Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
	In CT: Fairfield, Litchfield, Middlesex, New Haven
	In PA: Pike
Philadelphia	In PA: Bucks, Chester, Delaware, Montgomery, Philadelphia
	In NJ: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem
	In DE: New Castle
	In MD: Cecil

**Midwest Census Region:** North Dakota, South Dakota, Nebraska, Kansas, Missouri, Illinois, Indiana, Ohio, Michigan, Wisconsin, Minnesota, Iowa

MSA	COUNTIES (unless otherwise specified)
Chicago	In IL: Cook, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Will
	In IN: Lake, Porter
	In WI: Kenosha
Cleveland	In OH: Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Medina, Portage, Summit
Detroit	In MI: Genesee, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, Wayne
Minneapolis-St. Paul	In MN: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne, Washington, Wright
	In WI: Pierce, St. Croix

**South Census Region:** Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Tennessee, Kentucky, West Virginia, Virginia, Maryland, District of Columbia, Delaware, North Carolina, South Carolina, Georgia, Florida, Alabama

MSA	COUNTIES (unless otherwise specified)
Atlanta	In GA: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Pickens, Rockdale, Spalding, Walton
Baltimore	In MD: Anne Arundel, Baltimore, Carroll, Harford, Howard, Queen Anne's, Baltimore city
Dallas-Ft. Worth	In TX: Collin, Dallas, Denton, Ellis, Henderson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant

Houston	In TX: Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller
Miami	In FL: Broward, Miami-Dade
Washington, D.C.	In DC: District of Columbia
	In MD: Calvert, Charles, Frederick, Montgomery, Prince George's, Washington
	In VA: Arlington, Clarke, Culpepper, Fairfax, Fauquier, King George, Loudoun, Prince William, Spotsylvania, Stafford, Warren, Alexandria city, Fairfax city, Falls Church city, Fredericksburg city, Manassas city, Manassas Park city
	In WV: Berkeley, Jefferson

West Census Region: New Mexico, Arizona, Colorado, Wyoming, Montana, Nevada, Utah, Washington, Oregon, Idaho, California, Alaska, Hawaii

MSA	COUNTIES (unless otherwise specified)
Los Angeles	In CA: Los Angeles, Orange, Riverside, San Bernardino, Ventura
Phoenix	In AZ: Maricopa, Pinal
San Diego	In CA: San Diego
San Francisco	In CA: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma
Seattle	In WA: Island, King, Kitsap, Pierce, Snohomish, Thurston

**References/Related Topics**

- [Collection Financial Standards](#)
- [Local Standards: Housing and Utilities](#)
- [National Standards: Food, Clothing and Other Items](#)
- [National Standards: Out-of-Pocket Health Care](#)

[Rate the Small Business and Self-Employed Web Site](#)

Page Last Reviewed or Updated: February 28, 2011





**National Standards: Out-of-Pocket Health Care**

*Disclaimer: IRS Collection Financial Standards are intended for use in calculating repayment of delinquent taxes. These Standards are effective on March 1, 2011 for purposes of federal tax administration only. Expense information for use in bankruptcy calculations can be found on the website for the [U.S. Trustee Program](#).*

The table for health care expenses, based on Medical Expenditure Panel Survey data, has been established for minimum allowances for out-of-pocket health care expenses.

Out-of-pocket health care expenses include medical services, prescription drugs, and medical supplies (e.g. eyeglasses, contact lenses, etc.). Elective procedures such as plastic surgery or elective dental work are generally not allowed.

Taxpayers and their dependents are allowed the standard amount monthly on a per person basis, without questioning the amounts they actually spend. If the amount claimed is more than the total allowed by the health care standards, the taxpayer must provide documentation to substantiate those expenses are necessary living expenses. Generally, the number of persons allowed should be the same as those allowed as exemptions on the taxpayer's most recent year income tax return.

The out-of-pocket health care standard amount is allowed in addition to the amount taxpayers pay for health insurance.

	Out-of-Pocket Costs
Under 65	\$60
65 and Older	\$144

**References/Related Topics**

- [Collection Financial Standards](#)
- [Local Standards: Transportation](#)
- [Local Standards: Housing and Utilities](#)
- [National Standards: Food, Clothing and Other Items](#)

Page Last Reviewed or Updated: February 24, 2011



**National Standards: Food, Clothing and Other Items**

*Disclaimer: IRS Collection Financial Standards are intended for use in calculating repayment of delinquent taxes. These Standards are effective on March 1, 2011 for purposes of federal tax administration only. Expense information for use in bankruptcy calculations can be found on the website for the U.S. Trustee Program.*

National Standards have been established for five necessary expenses: food, housekeeping supplies, apparel and services, personal care products and services, and miscellaneous.

The standards are derived from the Bureau of Labor Statistics (BLS) Consumer Expenditure Survey (CES) and defined as follows:

Food includes food at home and food away from home. Food at home refers to the total expenditures for food from grocery stores or other food stores. It excludes the purchase of nonfood items. Food away from home includes all meals and snacks, including tips, at fast-food, take-out, delivery and full-service restaurants, etc.

Housekeeping supplies includes laundry and cleaning supplies, stationery supplies, postage, delivery services, miscellaneous household products, and lawn and garden supplies.

Apparel and services includes clothing, footwear, material, patterns and notions for making clothes, alterations and repairs, clothing rental, clothing storage, dry cleaning and sent-out laundry, watches, jewelry and repairs to watches and jewelry.

Personal care products and services includes products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, and other personal care products.

Taxpayers are allowed the total National Standards amount monthly for their family size, without questioning the amounts they actually spend. If the amount claimed is more than the total allowed by the National Standards, the taxpayer must provide documentation to substantiate those expenses are necessary living expenses. Generally, the total number of persons allowed for National Standards should be the same as those allowed as exemptions on the taxpayer's most recent year income tax return.

Expense	One Person	Two Persons	Three Persons	Four Persons
Food	\$300	\$537	\$639	\$757
Housekeeping supplies	\$29	\$66	\$65	\$74
Apparel & services	\$86	\$162	\$209	\$244
Personal care products & services	\$32	\$55	\$61	\$67
Miscellaneous	\$87	\$165	\$197	\$235
<b>Total</b>	<b>\$634</b>	<b>\$985</b>	<b>\$1,171</b>	<b>\$1,377</b>

More than four persons	Additional Persons Amount
For each additional person, add to four-person total allowance:	\$262

**References/Related Topics**

- [Collection Financial Standards](#)
- [Local Standards: Transportation](#)
- [Local Standards: Housing and Utilities](#)
- [National Standards: Out-of-Pocket Health Care](#)

[Rate the Small Business and Self-Employed Web Site](#)

Page Last Reviewed or Updated: February 28, 2011

# EXHIBIT B

—EXHIBIT B—

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MINNESOTA

---

UNITED STATES SECURITIES AND  
EXCHANGE COMMISSION,

Plaintiff,

v.

JASON BO-ALAN BECKMAN and THE  
OXFORD PRIVATE CLIENT GROUP,  
LLC,

Civ. No. 11-cv-574 (MJD/FLN)

Defendants,

and

HOLLIE BECKMAN,

Relief Defendant.

---

**PROMISSORY NOTE AND CONFESSION OF JUDGMENT**

This Promissory Note and Confession of Judgment is hereby incorporated into, and made part of, the Stipulation jointly submitted by the Beckmans and the Receiver on March 18, 2011.

For value received, the undersigned Jason Bo-Alan Beckman and Hollie Beckman (collectively, "Beckmans") promise to pay to the order of the Receiver, R.J. Zayed ("Receiver"), the sum of \$5,151.20 with interest from March 18, 2011, on the unpaid principal at the rate of 8% per annum.

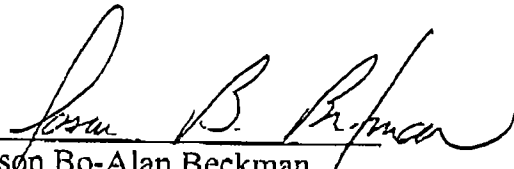
The Beckmans agree to pay the unpaid principal and accrued interest to the Receiver in full on or before June 30, 2011 ("Due Date"). The unpaid principal and accrued interest may, at the Beckmans' option, be payable in installments until the Due Date, at which time the remaining unpaid principal and interest shall be due in full. All payments on this Note shall be applied first in the payment of accrued interest and any

remainder in payment of principal. If the Beckmans timely repay the principal on or before the Due Date, they may apply to the Court to waive interest.

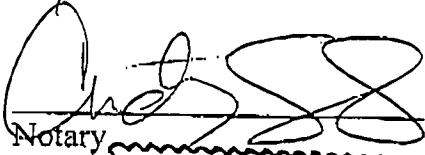
If the Beckmans fail to make payment when due or fail to comply with any other term of this Promissory Note, the loan will be considered in default. Unpaid principal after the Due Date shown below shall accrue interest at a rate of 16% annually until paid.

As part of this Promissory Note, the Beckmans hereby expressly acknowledge a debt of \$5,151.20, with interest as stated herein, due and owing to R.J. Zayed in his capacity as the Court-appointed Receiver in the case of *SEC v. Beckman et al.*, 11-cv-574 (D. Minn. 2011), which they are obligated to satisfy by the Due Date.

The Beckmans hereby confess judgment in favor of R.J. Zayed, in his capacity as Receiver in the sum of \$5,151.20, with interest as stated herein, plus attorneys' fees and authorize entry of a judgment against them in that sum in the event the debt is not timely repaid by the Due Date.

  
\_\_\_\_\_  
Jason Bo-Alan Beckman

3/18/2011  
Date

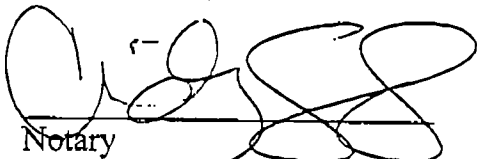
  
\_\_\_\_\_  
Notary

3/19/11  
Date



  
\_\_\_\_\_  
Hollie Beckman

3-18-11  
Date

  
\_\_\_\_\_  
Notary

3/19/11  
Date

