RECIPIENT'S/LENDER'S name, address, and telephone number
CHASE HOME FINANCE LLC
3415 VISION DRIVE
COLUMBUS OH 43219
1-800-848-9136

☐ CORRECTED (if checked)

40280 1-1

*** Caution:** *The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.*

Substitute **2009** Form **1098**

Mortgage Interest Statement

RECIPIENT'S federal identification no.	PAYER'S social security number
20-1897196	439-59-5799

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code

40280 YSS Z 36509 C - 1098
EDWIN HERSYMIUK
KIM HERSYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

1 Mortgage interest received from payer(s)/borrower(s) *	$4,261.12
2 Points paid on purchase of principal residence	$0.00
3 Refund of overpaid interest	$0.00
4 Mortgage insurance premiums	$0.00
5 Real estate taxes paid	$640.56
Account number (see instructions)	0001936303513

Copy B For Payer

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

0275041025008082800 1

Form **1098** (keep for your records) Department of the Treasury - Internal Revenue Service

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CHASE

Annual Escrow Account Disclosure Statement

Customer Care
Customer Care Phone: 1-800-848-9136
Hearing Impaired (TDD): 1-800-582-0542
www.chase.com/homefinance/customerservice

#BWNHLPR
#313G360868469080#

00193 ESS Z 25709 C - ZE
EDWIN HERSYMIUK
KIM HERSYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

Loan Summary

Loan Number:	0001936303513
Principal Balance:	$72,057.34
Escrow Balance:	$2,339.21
Next Payment Due:	09/01/09

Statement Date
August 28, 2009

Property Address:
2137 Sutherland Dr
Harvey, LA

Prior Payment Breakdown

Principal and Interest	$895.56
Escrow	$322.35
Total Payment	**$1,217.91**

New Payment Breakdown Effective 10/01/09

Principal and Interest	$895.56
Escrow	$294.74
Total Payment	**$1,190.30**

YOUR ESCROW ACCOUNT HISTORY
Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to the Actual Payments

		Prior Year Projection			Actual Activity		
Description	Month	Payments to escrow account	Payments from escrow account	Escrow Balance	Payments to escrow account	Payments from escrow account	Escrow Balance
Beginning Balance		$0.00	$0.00	$2,576.28	$0.00	$0.00	$2,330.13
Payment	10/08	$301.84	$0.00	$2,878.12	$322.35*	$0.00	$2,652.48
Payment	11/08	$301.84	$0.00	$3,179.96	$322.35*	$0.00	$2,974.83
Homeowner In	11/08	$0.00	$2,187.00	$992.96	$0.00*	$1,858.50*	$1,116.33
Payment	12/08	$301.84	$0.00	$1,294.80	$322.35*	$0.00	$1,438.68
County Tax	12/08	$0.00	$691.12	$603.68	$0.00*	$634.27*	$804.41
Payment	01/09	$301.84	$0.00	$905.52	$322.35*	$0.00	$1,126.76
Payment	02/09	$301.84	$0.00	$1,207.36	$322.35*	$0.00	$1,449.11
Payment	03/09	$301.84	$0.00	$1,509.20	$322.35*	$0.00	$1,771.46
Payment	04/09	$301.84	$0.00	$1,811.04	$322.35*	$0.00	$2,093.81
Payment	05/09	$301.84	$0.00	$2,112.88	$322.35*	$0.00	$2,416.16
Flood Ins	05/09	$0.00	$744.00	$1,368.88	$0.00*	$1,044.00*	$1,372.16
Payment	06/09	$301.84	$0.00	$1,670.72	$322.35*	$0.00	$1,694.51
Payment	07/09	$301.84	$0.00	$1,972.56	$322.35*	$0.00	$2,016.86
Payment	08/09	$301.84	$0.00	$2,274.40	$322.35*	$0.00	$2,339.21
Payment	09/09	$301.84	$0.00	$2,576.24	$322.35*	$0.00	$2,661.56
Total		$3,622.08	$3,622.12		$3,866.20	$3,536.77	

* Either the date or the amount differs from the previous projection.

Your previous Escrow Account Disclosure Statement projected payments to your escrow account would be $301.84 monthly, totaling $3,622.08. Under federal law, your lowest monthly balance should not go below $603.68.

Escrow Surplus Information

At this time, your Escrow Analysis account had a surplus in the amount of $463.53.

Your Escrow Surplus check of $463.53 will be mailed on September 22, 2009. Please allow ten days after September 22, 2009 for receipt. If your account is past due, the escrow surplus of $463.53 will be retained in your escrow account.

GENERAL ESCROW INFORMATION

Instead of making multiple payments for insurance and taxes during the year, escrow enables you to put money aside monthly and let Chase handle the payments.

Description	Due Date	New Year Projections	Monthly Required Escrow
Hazard Ins	11/09	$1,858.50	$154.87
County Tax	12/09	$634.27	$52.85
Flood Ins	05/10	$1,044.00	$87.00
Totals		$3,536.77	$294.74

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow	$294.74
Total Required Reserve	$589.48

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The **Target Balance** is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance
Target Balance		$0.00	$0.00	$2,198.03
Payment	10/09	$294.74	$0.00	$2,492.77
Payment	11/09	$294.74	$0.00	$2,787.51
Homeowner In	11/09	$0.00	$1,858.50	$929.01
Payment	12/09	$294.74	$0.00	$1,223.75
County Tax	12/09	$0.00	$634.27	$589.48**
Payment	01/10	$294.74	$0.00	$884.22
Payment	02/10	$294.74	$0.00	$1,178.96
Payment	03/10	$294.74	$0.00	$1,473.70
Payment	04/10	$294.74	$0.00	$1,768.44
Payment	05/10	$294.74	$0.00	$2,063.18
Flood Ins	05/10	$0.00	$1,044.00	$1,019.18
Payment	06/10	$294.74	$0.00	$1,313.92
Payment	07/10	$294.74	$0.00	$1,608.66
Payment	08/10	$294.74	$0.00	$1,903.40
Payment	09/10	$294.74	$0.00	$2,198.14
Total		$3,536.88	$3,536.77	

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow Surplus: Your Anticipated Escrow Balance is $2,661.56. Your Target Balance according to this analysis is $2,198.03. The Anticipated Escrow Balance is greater than the Target Balance. For that reason your account has a surplus in the amount of $463.53.

Anticipated Escrow Balance	$2,661.56
Minus the Target Balance	$2,198.03
Escrow Surplus	$463.53

Anticipated Escrow Balance is calculated by taking your actual escrow balance of $2,339.21 as of August 28, 2009. The balance is then calculated by adding all payments and subtracting all disbursements scheduled for your escrow account until the effective date of the new payment, October 1, 2009.

This statement is not a request for payment. It is for informational purposes only.
Your new monthly mortgage payment for the coming year will be $1,190.30 of which $895.56 will be for principal and interest and $294.74 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

REGIONS

P.O. Box 11007
Birmingham AL 35288

00005806 01 MB 0.382 001
EDWIN J HERASYMIUK
KIM HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

				Scheduled Payment Amount:	$91.96
				Past Due Amount:	$0.00
		Bank Number:	001		
		Account Number:	501 00000410266008	Late Fee Due:	$40.03
		Interest Rate:	3.250%	Other Fees Due:	$0.00
Int paid last year:	$100.54	Payment Due Date:	02/27/10	Total Amount Due:	$131.99

LOAN STATEMENT

December 31, 2009 through February 2, 2010

DETAIL

Trans Date	Trans Description	Trans Amount
12/31/09	Balance Forward	6,616.79
01/27/10	Payment - Thank You	500.00
01/27/10	Pmt Detail - Int	14.28
01/27/10	Pmt Detail - Prin	485.72
02/02/10	Ending Principal Balance	6,131.07
02/02/10	Your Credit Limit Is	20,000.00
02/02/10	Your Available Credit Is	13,868.93

Annual Percentage Rate	Finance Charge	Daily Periodic Rate	Average Daily Balance	Days in Cycle
3.250%	19.13	.000089041	6,513.75	33

The Periodic Rate may vary. There is no grace period within which payments may be made to avoid additional finance charges. If you have any questions about your account, please contact us at 1-800-231-7493.

SFD OWNER OCCUPIED

AGENCY			
Major	Sub	Minor	State
08686	0017		LA

American Security Insurance Company

A Stock Insurance Company
PO BOX 50355, ATLANTA, GA 30302

RENEWAL

POLICY NUMBER:
ALR21022936969

RESIDENTIAL PROPERTY
ADDITIONAL INSURED ENDORSEMENT

ADDITIONAL INSURED -Name and Address (Street No., City, State, Zip)

EDWIN HERSYMIUK
KIM HERSYMIUK
2137 SUTHERLAND PL
HARVEY, LA 70058

NAMED INSURED MORTGAGEE -Name and Address

CHASE HOME FINANCE LLC
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 47020
DORAVILLE, GA 30362

LOAN NUMBER: 1936303513

Coverage is provided where a premium or limit of liability is shown for the coverage, subject to all conditions of this policy.

POLICY PERIOD (ONE YEAR):	COVERAGES	LIMITS OF LIABILITY	PREMIUM
EFFECTIVE DATE 11/05/2009 EXPIRATION DATE 11/05/2010	DWELLING	$184,400	$2,008.00
EFFECTIVE TIME ☐ NOON ☒ 12:01 A.M.			
DESCRIBED LOCATION (if different from mailing address above)			
2137 SUTHERLAND DR HARVEY, LA 70058			
	2005 FAIR PLAN EMERG	0.05000	$100.40
	ANNUAL PREMIUM AMOUNT		$2,008.00
	ANNUAL TOTAL CHARGED		$2,108.40

Forms and endorsements which are made a part of this policy at time of issue:
MSP-RES(5-91),MSP-RES(8-88),MSP-RES-END-LA (12-07),N9720PC (5/07),CP13000A-R(3-09)
MSP-WHH-END-LA (10-07)

Subject to the terms and provisions of the Mortgage Service Program, Residential Property Mortgagee's Policy, including but not limited to the Residential Property coverage form attached hereto, it is agreed that the insurance applies to the property described above and to any person shown as an Additional Insured with respect to such property, subject to the following additional provisions:

a. The above Named Insured Mortgagee is authorized to act for such Additional Insureds in all matters pertaining to this insurance including receipt of Notice of Cancellation, and return premium, if any.

b. The above Named Insured Mortgagee is authorized to advance all funds to be recovered from the Additional Insured for the insurance afforded.

c. Loss, if any, shall be adjusted with and payable to the above Named Insured Mortgagee, and the Additional Insureds as their interests may appear, either by a single instrument so worded or by separate instruments payable respectively to the Named Insured Mortgagee and the Additional Insured, at our option.

Deductibles - apply separately to each building or structure, per loss:

a. **All Other Perils** - $500 Occupied $1,000 Vacant or Unoccupied

b. **Windstorm, Hail or Hurricane** - A deductible of 2% of the Coverage Amount or $2,000, whichever is greater, applies for loss caused by the peril of Windstorm, Hail or Hurricane.

CLAIMS INFORMATION ONLY
1-800-326-2845

ALL OTHER INQUIRIES
1-877-530-8951

11/18/2009

NYL RETIREMENT PLAN SERVICES
SIMPLE IRA
P O BOX 8070
BOSTON MA 02266-8070

Statement Period
January 1, 2009 to December 31, 2009

002015

EDWIN HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

GULF X-RAY NDFI SIMP-IRA

Plan ID	**720464110**
Investment Professional	
Date of Hire	**01/01/1987**
Date of Participation	**07/16/1998**

Your Total Account Value

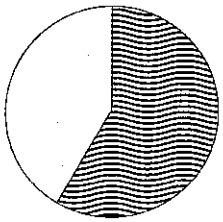
Opening Balance on 01/01/2009	**$7,168.63**
Deposits	
Employee Contributions	$0.00
Distributions & Fees	($33.00)
Investment Earnings	$1,695.42
Ending Balance on 12/31/2009	**$8,831.05**

Your Personal Portfolio Rate of Return

This Period	Year-to-Date
2.42 %	23.71 %

Your Personal Rate of Return is a measure of the performance of the funds in your retirement account for the specified time period. It measures the actual performance you have experienced based on a calculation that considers contributions, withdrawals, transfers, loans, dividend reinvestment, capital gains, distributions and the performance of the funds in your account. Performance is shown net of fees.

Your Portfolio Allocation



Current Portfolio Allocation	
0.00%	**Equity**
58.15%	**International**
41.85%	**Other**

Asset Category/ Investments	Current Balance	Shares/ Units	Shares/ Unit Price
Equity	**$0.00**		
MainStay Cap Appr Fund B	$0.00	0.000	$1.00
MainStay Capital Appreciation Fund Inv	$0.00	0.000	$1.00
International	**$5,134.97**		
MainStay International Equity Fund Inv	$5,134.97	419.524	$12.24
MainStay Int'l Equity B	$0.00	0.000	$11.36
Other	**$3,696.08**		
MainStay Growth Equity Investor Class	$3,696.08	369.978	$9.99
Total	**$8,831.05**		

Due to market fluctuations, investment objectives may not be met.

49871

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Statement Period
January 1, 2009 to December 31, 2009

Your Account Holdings Summary

Investment Name	Direction of Future Contributions	Balance on 01/01/2009	Deposits	Distributions/ Fees	Exchanges	Investment Earnings	Balance on 12/31/2009
MainStay Cap Appr Fund B	0%	$1,204.74	$0.00	($4.35)	($1,461.32)	$260.93	$0.00
MainStay Capital Apprecia	0%	$1,588.19	$0.00	($9.12)	($2,178.16)	$599.09	$0.00
MainStay International Eq	0%	$2,471.68	$0.00	($13.16)	$2,179.38	$497.07	$5,134.97
MainStay Int'l Equity B	40%	$1,904.02	$0.00	($6.37)	($2,179.38)	$281.73	$0.00
MainStay Growth Equity Fu	60%	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
MainStay Growth Equity In	0%	$0.00	$0.00	$0.00	$3,639.48	$56.60	$3,696.08
Total Holdings	**100%**	**$7,168.63**	**$0.00**	**($33.00)**	**$0.00**	**$1,695.42**	**$8,831.05**

Your Vesting Summary

Money Type	Current Balance	Current Vested Percent	Current Vested Value
Employee Contribution	$5,542.29	100 %	$5,542.29
ER Matching	$3,288.76	100 %	$3,288.76
Total	**$8,831.05**		**$8,831.05**

Contact Us

Investment Professional

Online Services
For account information and retirement planning tools, visit:
www.nylim.com/retirement

Participant Service Center 1-800-778-6847
Automated voice response system is available anytime, day and night.
Participant Service Representatives
Available on business days, 8 AM - 5 PM ET

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EMJAY
P.O. Box 173764
Denver, CO 80217-3764

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

>00287 6166828 001 092108

KIM HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058

Statement Period: 10/01/2009 - 12/31/2009
Participant ID: 5998208
Plan: 397824-01

Account Summary

	Employee	Employer	Total
Balance as of September 30, 2009	**$15,948.88**	**$19,154.18**	**$35,103.06**
Contributions	421.31	210.66	631.97
Change in Value	891.49	1,063.92	1,955.41
Balance as of December 31, 2009	**$17,261.68**	**$20,428.76**	**$37,690.44**
Vested Balance as of December 31, 2009	**$17,261.68**	**$20,428.76**	**$37,690.44**

Vesting information provided as of December 31, 2008

Individual Rate of Return

Period	Year To Date
10/01/2009 - 12/31/2009	01/01/2009 - 12/31/2009
5.52%	33.35%

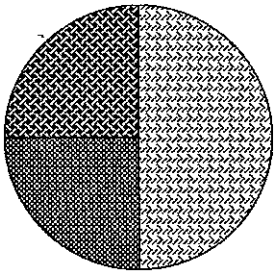
Personalized performance information is provided to participants and accountholders as a general approximation of the overall recent performance of their account. It estimates the equivalent rate of return during the period, based on the opening balance, transaction activity including any applicable fees and closing balance. Past performance is not a guarantee or prediction of future results.

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

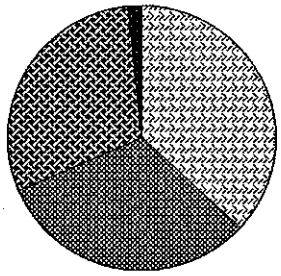
Investment Selection for Future Contributions

All future contributions will be directed as follows :



- 50% Large Cap
  50% Vanguard 500 Index Signal
- 25% International
  25% Vanguard International Growth Portfolio
- 25% Mid Cap
  25% Vanguard Strategic Equity Fund

Account Summary by Investment Option



- 37.01% Large Cap
- 31.46% International
- 30% Mid Cap
- 1.53% Bond

	Beginning Balance	Deposits	Change in Value	Transfers	Withdrawals /Expenses	Ending Balance	Ending Units/ Shares
Bond							
Vanguard Total Bond Market Index Signal	574.64		0.62			575.26	55.580
Large Cap							
Vanguard Total Stock Mkt Idx Signal	489.05		28.69			517.74	19.537
Vanguard 500 Index Signal	12,365.14	315.95	756.96			13,438.05	158.449

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

Account Summary by Investment Option (continued)

	Beginning Balance	Deposits	Change in Value	Transfers	Withdrawals /Expenses	Ending Balance	Ending Units/ Shares
Mid Cap							
Vanguard Index Trust - Ext. Market Port	601.77		30.42			632.19	19.351
Vanguard Strategic Equity Fund	9,847.62	157.94	663.75			10,669.31	698.254
International							
Vanguard International Growth Portfolio	11,224.84	158.08	474.97			11,857.89	697.934
Totals	**35,103.06**	**631.97**	**1,955.41**			**37,690.44**	

Account Summary by Contribution Source

	Beginning Balance	Deposits	Change in Value	Withdrawals /Expenses /Transfers	Ending Balance	Percent Vested	Vested Balance
Ee Pre-Tax	15,948.88	421.31	891.49		17,261.68	100%	17,261.68
Match Subject To Vesting	4,574.86	210.66	263.93		5,049.45	100%	5,049.45
Base Subject To Vesting	9,960.77		548.77		10,509.54	100%	10,509.54
Qmac	3,310.57		177.44		3,488.01	100%	3,488.01
Qnec	1,307.98		73.78		1,381.76	100%	1,381.76
Totals	**35,103.06**	**631.97**	**1,955.41**		**37,690.44**		**37,690.44**

Unit/Share Valuation

Investment Code	Investment Option	Beginning Units/Shares	Beginning Price	Change in Units/Shares	Ending Price	Ending Units/Shares
6341	Vanguard Short-Term Federal Fund		10.940		10.730	
6792	Vanguard Total Bond Market Index Signal	55.043	10.440	.537	10.350	55.580
5067	Vanguard Asset Allocation Fund, Inc. Inv		21.110		21.530	
14226	Vanguard Total Stock Mkt Idx Signal	19.414	25.190	.123	26.500	19.538
14218	Vanguard 500 Index Signal	153.604	80.500	4.845	84.810	158.449
3293	Vanguard Index Trust - Ext. Market Port	19.165	31.400	.186	32.670	19.351
3303	Vanguard Strategic Equity Fund	678.679	14.510	19.575	15.280	698.254
1015	Vanguard International Growth Portfolio	677.011	16.580	20.923	16.990	697.934

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

General Information

	Employee	Employer	Total
Year-To-Date Payroll Contributions:	1,423.13	1,059.47	2,482.60
Year-To-Date Total Dividends:	294.77	352.17	646.94
2008 Year-End Balance:	11,704.68	14,392.51	26,097.19

Please review this statement carefully to confirm that we have properly acted on your instructions. Corrections will be made only for errors which have been communicated within 90 calendar days of the last calendar quarter. After this 90 days, this account information shall be deemed accurate and acceptable to you. If you notify the Company of an error after this 90 days the correction will only be processed from the date of notification forward and not on a retroactive basis.

----------An Important Message about Investing for Retirement & Diversification----------

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments may help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well may cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different risk tolerances. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Department of Labor website at www.dol.gov/ebsa/investing.html for more information on individual investing and diversification.

Transaction Detail

	Payroll Date	Effective Date	Dollar Amount
Deposits/Contributions			
Contribution	Sep 29, 2009	Oct 02, 2009	78.75
Contribution	Oct 13, 2009	Oct 19, 2009	80.72
Contribution	Oct 27, 2009	Oct 29, 2009	78.75
Contribution	Nov 10, 2009	Nov 13, 2009	78.75
Contribution	Nov 24, 2009	Nov 25, 2009	78.75
Contribution	Dec 08, 2009	Dec 11, 2009	78.75
Contribution	Dec 11, 2009	Dec 15, 2009	78.75
Contribution	Dec 22, 2009	Dec 24, 2009	78.75
Total Deposits/Contributions			**631.97**

KIM HERASYMIUK
5998208

Transaction Detail (continued)

	Effective Date	Dollar Amount	Investment Option	# Units /Shares	Unit/Share Price
Dividends/Capital Gains					
Dividend	Oct 30, 2009	1.88	Vanguard Total Bond Market Index Signal	0.180	10.450
Dividend	Nov 30, 2009	1.83	Vanguard Total Bond Market Index Signal	0.173	10.560
Dividend	Dec 15, 2009	195.62	Vanguard International Growth Portfolio	11.609	16.850
Dividend	Dec 21, 2009	3.26	Vanguard Total Stock Mkt Idx Signal	0.123	26.420
Dividend	Dec 23, 2009	6.14	Vanguard Index Trust - Ext. Market Port	0.186	32.990
Dividend	Dec 28, 2009	137.86	Vanguard Strategic Equity Fund	8.894	15.500
Dividend	Dec 28, 2009	90.20	Vanguard 500 Index Signal	1.052	85.750
Dividend	Dec 31, 2009	1.90	Vanguard Total Bond Market Index Signal	0.184	10.350
Total Dividends/Capital Gains		**438.69**			

Message from your Plan Sponsor regarding permitted disparity allocations

The profit-sharing contribution to the plan is calculated using a formula that is integrated with Social Security. This is called a permitted disparity formula. The formula is 3% of plan covered compensation plus 3% of compensation in excess of 65% of the annual taxable wage base which is the capped wage amount used to calculate Social Security payroll deductions each year.

Investment Performance

Current performance may be lower or higher than performance data shown. Performance data quoted represents past performance and is not a guarantee or prediction of future results. For performance data current to the most recent month-end, please visit www.gwrs.com/emjay. The investment return and principal value of an investment will fluctuate so that, when redeemed, shares/units may be worth more or less than their original cost.

Investors should carefully consider the investment objectives, risks, fees and expenses before investing. For this and other important information please obtain the investment company fund prospectus for registered investment options and/or disclosure documents from your Service Representative. Read them carefully before investing.

		Average Annualized Total Return as of December 31, 2009							
Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
Bond									
Vanguard Short-Term Federal Fund [2,4]	6341	1.59	4.31	4.31	6.25	4.96	5.33	Dec 1987	.22
Vanguard Total Bond Market Index Signal [2,4]	6792	-.57	5.33	5.33	5.83	4.82	6.02	Sep 2006	.14
Balanced									
Vanguard Asset Allocation Fund, Inc. Inv [4]	5067	-5.57	8.17	8.17	-9.82	-2.23	.53	Nov 1988	.39

JEFFERSON NEUROLOGICAL ASSOCIATES 401(K) PLAN

KIM HERASYMIUK
5998208

Investment Performance (continued)

Investment Option	Investment Code	3 Month	YTD	1 Year	3 Year	5 Year	Inception /10 Year	Inception Date	Expense Ratio
		Average Annualized Total Return as of December 31, 2009							
Large Cap									
Vanguard Total Stock Mkt Idx Signal [4]	14226	-6.44	13.88	13.88	-8.85	-1.49	-1.47	Sep 2006	.09
Vanguard 500 Index Signal [4]	14218	-5.85	12.40	12.40	-9.26	-1.97	-2.17	Sep 2006	.09
Mid Cap									
Vanguard Index Trust - Ext. Market Port [1,4]	3293	-8.23	20.06	20.06	-8.44	-.66	.35	Dec 1987	.30
Vanguard Strategic Equity Fund [1,4]	3303	-7.22	14.95	14.95	-12.94	-3.82	3.45	Aug 1995	.32
International									
Vanguard International Growth Portfolio [3,4]	1015	-5.79	28.04	28.04	-6.49	3.44	1.44	Sep 1981	.53

These returns and fund operating expenses are expressed as percentages. 3, 5 and 10 Year/Since Inception returns shown are annualized. For 10 Year/Since Inception, if the fund was not in existence for 10 years, returns shown are since inception. If the fund is less than one year old, returns are not annualized.

Returns reflect deduction of fund expenses. Your Plan may have higher or lower fund expenses and may assess a plan administrative fee that was not deducted in the returns shown.

Funds may impose redemption fees, and/or transfer restrictions, on certain transfers, redemptions or exchanges if assets are held less than the period stated in the fund's prospectus or other disclosure documents. For more information, please refer to the fund's prospectus and/or disclosure documents.

On occasion, the name and/or objective of an investment option may change. For specific information on whether the investment name has changed within the past year, or if the investment objective has changed in the last ten years, please contact your Service Representative for a current prospectus.

Investment decisions should not be based solely on the performance data contained herein. Although data is gathered from reliable sources, including but not limited to Morningstar, Inc., the completeness or accuracy of the data cannot be guaranteed. Where data is obtained from Morningstar: ' 2009 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

Although they have higher return potential, high-yield bonds are also subject to greater risk, including the risk of default, compared to higher rated securities.

Expense ratios shown on participant statements may be based on a prior reporting period than those shown on the Plan's investment performance report. For the most current expense ratios, please visit www.gwrs.com/emjay and review the investment performance report.

[1] *Equity securities of medium-sized companies may be more volatile than securities of larger, more established companies.*

[2] *A bond fund's yield, share price, and total return change daily and are based on changes in interest rates, market conditions, economic and political news, and the quality and maturity of its investments. In general, bond prices fall when interest rates rise, and vice versa.*

[3] *Foreign funds involve special risks, including currency fluctuations and political developments.*

If returns are shown prior to the inception date of the current share class, they are hypothetical, and based on the initial share class (adjusted to reflect the fees and charges associated with the current share class).

[4] *'2009 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.*

NEW YORK LIFE INSURANCE AND ANNUITY
CORPORATION (NYLIAC)
(A DELAWARE CORPORATION)
VARIABLE PRODUCTS SERVICE CENTER (VPSC)
MADISON SQUARE STATION
PO BOX 922
NEW YORK, NY 10159

New York Life Variable Annuity
Quarterly Policy Summary

Winner of the 2008 DALBAR Service Award

For eDelivery see the Important Information Section

Policyowner

EDWIN HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

016251

Registered Representative
NEW ORLEANS GENERAL OFFICE
639 LOYOLA AVENUE
SUITE 1900
NEW ORLEANS, LA 70113-3125
504-569-0500

DATE PREPARED: JAN 04, 2010

016251

This statement confirms transactions that you requested or authorized on your policy issued by NYLIAC during the period from **Oct 01, 2009** through **Dec 31, 2009**. Please review your statement carefully and promptly report any errors to us within 15 days of this statement by either calling the NYLIAC Variable Products Service Center ("VPSC") toll-free at 1-800-598-2019, or by writing to the VPSC using the address above. If you prefer, you may contact your Registered Representative at the General Office number shown above. In order to protect your rights, please re-confirm in writing any oral communications concerning any errors or omissions to us at the address indicated above. For online policy information and service visit our *Virtual Service Center* at www.newyorklife.com/vsc. NYLIAC is a wholly owned subsidiary of New York Life Insurance Company. Thank you for making New York Life *The Company You Keep®*.

Annuitant Name:	**EDWIN HERASYMIUK**	**Policy Number:**	**58 098 864**
Policy Plan:	**IRA**	**Policy Date:**	**Jul 22, 1998**

Account Summary	
Beginning Value as of Oct 01, 2009:	**$13,799.21**
Ending Value as of Dec 31, 2009:	**$14,497.45**
Guaranteed Minimum Death Benefit*:	**$20,436.92**

* The death benefit payable will be the higher of the current Accumulation Value or the Guaranteed Minimum Death Benefit. Please see your product prospectus for more information.

Transaction	Activity for Statement Period	Year to Date Activity
Premium Payments	$0.00	$0.00
Withdrawals	$0.00	$0.00
Surrender Charges	$0.00	$0.00
Withholding	$0.00	$0.00

Total Transfer(s) during Policy Year: 0

Use this portion of the form to make additional contributions to your policy for 2009 and/or 2010. Most taxpayers may continue to make contributions up to their maximum allowable contribution for tax year 2009 until April 15, 2010.
Contributions cannot be made to a Traditional IRA beginning in the year in which the annuitant reaches age 70 1/2.

* DEPOSIT AMOUNT: _____
(Minimum Amount $500)
Please be sure to make your check payable to NYLIAC and include your policy number on it.
Please send checks to:

New York Life Insurance & Annuity Corporation
75 Remittance Dr. - Suite 3021
Chicago,IL 60675-3021

EDWIN HERASYMIUK
2137 SUTHERLAND PL
HARVEY LA 70058-1403

Policy #: 58 098 864

* Please indicate the tax year(s) to which your deposit amount should be applied.

$ _____ ☐ 2009 Contribution

$ _____ ☐ 2010 Contribution

WE ARE HERE TO HELP YOU!

For online policy information and service, please visit our Virtual Service Center at www.newyorklife.com/vsc to:

- Check the cash value of your policy
- Reset your Personal Identification Number (PIN)
- Change your mailing address
- Learn the current unit values of the various Investment Divisions
- Change future allocations of your premium payments, where permitted
- Make transfers among Investment Divisions and/or Fixed Account(s)

Please refer to your product prospectus for more information about any limitations on transfers

Additionally, you can obtain the current interest rate of the Fixed Account utilizing our Interactive Voice Response system toll-free at 1-800-598-2019. You may access this information 24 hours a day, 7 days a week. For all other questions we have Customer Service Representatives who are available to speak with you during normal business hours, Monday through Friday. If you prefer, you may write your inquiries or complaints to us at: New York Life Insurance and Annuity Corporation, Variable Products Service Center, Madison Square Station, P.O. Box 922, New York, NY 10159.

Abbreviations on the statement for Allocation Alternatives:

Name*	Abbreviation	Name*	Abbreviation
MainStay VP Balanced – Service Class (Moderate)	VP Balance	CVS Calvert Social Balanced (Moderate)	Soc Bal
MainStay VP Bond (Moderate)	Bond	Columbia Small Cap Value Fund, Variable Series (Class B Shares) (High)	Col SCV
MainStay VP Cash Management (Low)	Cash Mgmt	Dreyfus IP Technology Growth (Highest)	DIP Tec Gr
MainStay VP Common Stock (High)	Cmmn Stock	Fidelity® VIP Contrafund® (High)	Contrafund
MainStay VP Conservative Allocation – Service Class (Moderate)	Cnsrv Allo	Fidelity® VIP Equity-Income (Moderate)	Eqty Inc
MainStay VP Convertible (Moderate)	Convert	Fidelity® VIP Mid Cap – Service Class 2 (High)	FI VIP MC
MainStay VP Floating Rate – Service Class (Moderate)	Float Rate	Janus Aspen Balanced Portfolio (Moderate)	Balanced
MainStay VP Government (Moderate)	Gov't	Janus Aspen Worldwide Portfolio (High)***	Worldwide
MainStay VP Growth Allocation – Service Class (High)	Grow Alloc	MFS® Investors Trust (High)	MFS Inv Tr
MainStay VP Growth Equity (High)****	Grwth Eqty	MFS® Research Series (High)	MFS Resrch
MainStay VP High Yield Corporate Bond (Moderate)	Hi Yld Bnd	MFS® Utilities Series (Moderate)	MFS Util
MainStay VP ICAP Select Equity – Service Class (Moderate)	VP ICAP	Neuberger Berman AMT MidCap Growth Portfolio – Class S (High)	NB MC Grwth
MainStay VP Income Builder (Moderate)******	Inc Build	Royce Micro-Cap Portfolio – Investment Class (High)	Micro Cap
MainStay VP International Equity (High)	Int'l Eqty	Royce Small-Cap Portfolio – Investment Class (High)	Sm Cap
MainStay VP Large Cap Growth (High)	LC Growth	T. Rowe Price Equity Income Portfolio (Moderate)	TRP Eq Inc
MainStay VP Mid Cap Core (High)	MC Core	Van Eck Worldwide Hard Assets (High)	VE Wrld HA
MainStay VP Mid Cap Growth (High)	MC Growth	Van Kampen's UIF Emerging Markets Equity Portfolio (Highest)	VK UIF Eme
MainStay VP Mid Cap Value (High)	MC Value	Victory VIF Diversified Stock (Class A Shares) (High)	Victory
MainStay VP Moderate Allocation – Service Class (Moderate)	Mod Alloca	Fixed	Fixed
MainStay VP Moderate Growth Allocation – Service Class (Moderate)	Mod Gr All	1-Year Fixed Account	1-YR Fixed
MainStay VP S&P 500 Index (High)	SP 500 Idx	3-Year Fixed Account	3-YR Fixed
MainStay VP Small Cap Growth (Highest)	SC Growth	6-Month DCA Advantage Plan	6-M DCA
MainStay VP U.S. Small Cap – Initial Class (High)*****	US Sml Cap	12-Month DCA Advantage Plan	12-M DCA
Alger American SmallCap Growth Portfolio (Highest)**	SmallCap	18-Month DCA Advantage Plan	18-M DCA

The Investment Divisions offered in various policies may differ. Please refer to your prospectus for a list of the corresponding Investment Divisions available to you.

**Premiums or transfers will not be accepted into this Investment Division on or after 6/1/2007 if you did not have Accumulation Value in this Investment Division prior to 6/1/2007. If you remove all Accumulation Value from this Investment Division on or after 6/1/2007, you will not be allowed to reinvest in this Investment Division. Risk classifications are provided in parenthesis after the Investment Divisions. Risk Classifications are determined on the basis of the Lipper category assigned to the Investment Division by Lipper analytics as of December 31, 2008. Lipper is a widely used independent research firm, which ranks mutual fund and other investment companies by overall performance investment objectives, and assets.

***Formerly Janus Aspen Series Worldwide Growth.

****Formerly MainStay VP Developing Growth.

****Formerly MainStay VP Capital Appreciation.

*****Formerly MainStay VP Total Return

Abbreviations used on the statement for Investment Transactions:

Please refer to your policy and product prospectus for complete details about the features and charges indicated below. Not all terms and abbreviations apply to all products. The terms that we use in this Quarterly Policy Summary have the same meaning as the prospectuses for the policies.

ADBR Rider *	**Annual Death Benefit Reset Rider**
ADBR Rider Chrg*	**Annual Death Benefit Reset Rider Charge**
Asset Reall	**Automatic Asset Reallocation**
Contrib	**Contribution**
Chrg	**Charge**
DCA Trans	**Dollar Cost Averaging Transfer**
EBB Credit	**Enhanced Beneficiary Benefit Credit**
EBB Rider Chrg	**Enhanced Beneficiary Benefit Rider Charge**
Int Sweep	**Interest Sweep**
IPP Rider	**Investment Protection Plan Rider**
IPP Rider Chrg	**Investment Protection Plan Rider Charge**
IPP Rider Cancel Chrg	**Investment Protection Plan Rider Risk Charge Adjustment**
Loan Repay	**Loan Repayment**
Loan Cap	**Loan Capitalization**
Lon Ben Fee**	**Longevity Benefit Fee**
M&E Chrg*	**Mortality & Expense and Administrative Cost Charge**
Trans	**Transfer**
Wdwl-Loan Paid	**Withdrawal – Loan Paid**
Surr Charges	**Surrender Charges**

***Applicable to New York Life Elite, New York Life Premium Plus Elite, New York Life Longevity Benefit. **Applicable to New York Life Longevity Benefit.**

016251

Transaction Details From Oct 01, 2009 Thru Dec 31, 2009

Date	Transaction Description	Number of Units	Unit Value	Surrender Charge/ Transfer Fee/ Withholding**	Dollar Amount
******** No Transactions Were Processed During This Quarter ********					

Values Of The Allocation Alternatives As Of Dec 31, 2009

Investment Option	Beginning Dollar Amount	Beginning Number of Units	Beginning Unit Value	Ending Number of Units	Ending Unit Value	Ending Dollar Amount
VP Growth Equity	$2,211.81	145.0551	15.248053	145.0551	16.249448	$2,357.07
MainStay VP SP 500	$2,788.80	138.1123	20.192290	138.1123	21.327477	$2,945.59
MainStay VP Cmn Stck	$2,974.17	147.0027	20.232109	147.0027	21.283960	$3,128.80
Fidelity Eqty Inc	$3,217.79	209.3034	15.373820	209.3034	15.891492	$3,326.14
Janus Worldwide	$2,606.64	185.1340	14.079723	185.1340	14.799286	$2,739.85
Total	$13,799.21					$14,497.45

Current Allocations

Future payments will be allocated as follows unless changed by you. If you are interested in changing your current allocation, please call **1-800-598-2019**.

VP Growth Equity	20%	Fidelity Eqty Inc	20%
MainStay VP SP 500	20%	Janus Worldwide	20%
MainStay VP Cmn Stck	20%		

Important Information

Remember, your variable annuity is a valuable asset. If someone suggests that you cancel or replace it, you should immediately contact one of our Customer Service Representatives at 1-800-343-2952. If you have any service questions regarding your variable annuity, please call **1-800-598-2019**.

Join the growing ranks - Go Green Today!
Act now to receive your next quarterly policy summary electronically.
Type in www.newyorklife.com/vsc on your Web browser and then login. Next click on the "Go Green" box to register for eDelivery. (Clients with an Account Summary view can click on the Access Service button to navigate to this screen.) Whenever new quarterly policy summaries are available, we will send you an e-mail with a personalized link(s) that will direct you to a secure Web site to view those documents.

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