

IMPORTANT NOTICE

National Securities Clearing Corporation



A #6461

P&S#6031

DATE: May 29, 2007

TO: ALL PARTICIPANTS

**ATTENTION: MANAGING PARTNER/OFFICER
OPERATIONS PARTNER/OFFICER
MANAGER P&S DEPARTMENT**

MANAGER DATA PROCESSING DEPARTMENT

FROM: PRODUCT AND RISK MANAGEMENT

**SUBJECT: IMPLEMENTATION DATE FOR PROCESSING OF
NON-STANDARD SETTLEMENT TRADES IN CNS**

National Securities Clearing Corporation (NSCC) in its continuing effort to enhance its clearing services plans to permit non-standard settlement (i.e. Cash, Next Day and Sellers Option) equity transactions of locked-in trades. **Effective with trade activity of Friday, June 29, 2007, NSCC will implement Non-Standard Settlement trades in CNS.** Details of the enhancement were provided in a previous NSCC Important Notice A#6220, P&S#5790 issued on March 30, 2006 and will also be reviewed in this Important Notice.

The objective of this enhancement is to include non-standard settlement equity trades into NSCC's Continuous Net Settlement System (CNS), where practicable. In addition, NSCC will also display these Non-Standard settlement trades on the Consolidated Trade Summaries (CTS) thus maximizing automated processing for NSCC Participants.

Clearing Fund

In conjunction with the implementation of Non-Standard Settlement equity trades in CNS, a new Clearing Fund component to support Shortened Process Cycle Trades (called the SPC charge- which is based on transactions processed by the Corporation on a shortened processing cycle - i.e., less than a three day processing and settlement cycle) will also become effective on June 29, 2007. As stated in the Important Notice A#6355 P&S #5925 sent on December 7th, 2006: NSCC is modifying its Clearing Fund formula (Procedure XV) by including an additional component intended to mitigate the risk associated with the shortened process cycle trades, in particular cash, next day and T+3 as-of trades. The Corporation's trade guaranty would attach to these trades prior to the scheduled collection of clearing fund monies. The additional component is intended to mitigate this risk by calculating an average Clearing Fund requirement for this type of activity (referred to as "Specified Activity") based on historical activity.

I. Processing Overview

Non-standard settlement equity trades (Cash, Next-Day and Seller's Option) will settle in CNS unless the security is not CNS eligible, is undergoing a corporate action or the trade record identifies it as X-Clearing¹ and is subject to certain cutoff times as described below. Non-standard settlement trades that are non-CNS eligible, or are undergoing a corporate action, will settle trade-for-trade. The intra-day Machine Readable Output (MRO) will contain either the existing netting indicator value of "C" which indicates that the trade will settle in CNS or the existing netting value of "B" which indicates Non-CNS Trade-for-Trade settlement. (Please refer to position 234 of the Universal Trade Output file format. The Universal Trade Output file formats are located at formats.nsc.com website).

Next Day As/Of trades will settle the same day if received by the same day settlement cut-off time of (11:30 A.M.ET), otherwise the trade will be assigned the next settlement day. **Cash trades will settle the same day if received by the same day settlement cut-off. Cash trades received after 11:30 A.M. ET** will be designated as "Z Non-Settling" trades and will settle between parties directly, outside of NSCC.

Upon implementation, if participants choose to exclude non-standard settlement trades from CNS, they may do so when matching or executing the trade in the exchange or market place where the trade occurs. By properly noting these trades as "Special Trades" they will be excluded from CNS (even if they are CNS eligible) and will be processed as trade-for-trade transactions.

Qualified Special Representatives (QSR) may utilize the special trade indicator as identified in DATATRAK SYSID 18654. As is the case currently, the Correspondent Clearing service will not provide Special Trade processing. **Please note that to submit Cash, Next-Day and Sellers Option trades with the "Special Trade" indicator for New York Stock Exchange executions, NSCC Participants must use the Online Comparison System (OCS) and for American Stock Exchange execution participants must use the Intraday Comparison for Equities system (IDCE).**

All Non-standard trades that are settling at NSCC will be included on the CTS in its respective CNS or Non-CNS section. Non-standard settlement items will **not** have separate totals on the Consolidated Trade Summaries (CTS).

NSCC has modified the print image trade reporting contracts to implement Non-Standard Settlement trades by providing separate totals for the Z (Non-Settling) trades. Z (Non-Settling) trade totals will appear on all (this includes NYSE, Amex, OTC, RIO and Correspondent Clearing) print image contracts. Details for each set of contracts affected by Non-Standard Settlement trades are described later in this Important Notice. **Non-Standard Settlement trades will not be processed through the OTC Comparison, Exchange Traded Funds and Foreign Comparison Netting systems.**

A. **Cash Trade Cutoff**

Cash trades received after the 11:30 A.M. ET same day settlement cut-off time will be reported on the contracts only. These trades will be reported with a same day settlement date on the contract sheets but would not be included in the CNS or Non-CNS processing and will not appear on the Consolidated Trade Summary (CTS). Participants can recognize these trades by the Z (Non-

¹ All trades identified as X-Clearing on the trade record will settle trade-for-trade.

Settling) identification in the Netting Indicator Field on the Universal Trade Output MRO (position 234)

B. Dividends

All Cash Trades, Next-Day and Seller Option trades scheduled to settle between X and record date will default to a trade-for-trade settlement. NSCC plans to assign a trade-for-trade settlement for these items because the system will not know the dividend terms of a specific trade. Cash Trades, Next-Day and Seller Option trades undergoing a voluntary or mandatory reorganization will also be processed as Trade-for-Trade and will be excluded from CNS processing.

C. Double-Day

As/Of Cash trades and Cash trades received by NSCC on a double settlement day will be reported on the contracts for trade recording purposes only and must be settled by the parties directly. These trades will be reported with the next available settlement date on the contract sheets. Participants can recognize these trades by the Z (Non-Settling) identification in the Netting Indicator Field on the Universal Trade Output MRO (position 234).

II. Print Image Trade Reporting Details

The following provides NSCC participants with details for each set of trade reporting output representing the Non-Standard Settlement modifications. NSCC creates five exchange/marketplace trade reporting print image outputs that it issues on a daily basis, at the end of the day. These are:

Listed – New York Stock Exchange

Listed - American Stock Exchange

OTC – Nasdaq, Alternate Display Facility, Trade Reporting Facilities and Qualified Special Representative

CORR – Correspondent Clearing

RIO – Regional Interface Operations – (Regional Exchanges and Omega Prime Broker)

Each of the five trade reporting streams is detailed below along with the relevant modifications. No modifications are necessary for the intra-day MRO output.

A. LISTED – New York and American Stock Exchange Trade Reporting Contracts.

A Settlement Date column will be included in the New York and American Stock Exchange Adjustment Contract 'Other Trades' section of the print image contracts. The column will be inserted between Trade Date and Control Number. If a cash trade missed settlement (because it was received after the 11:30 A.M. ET cut-off), the fixed value 'Z NONSTL' will be displayed in the Settlement Date field of the trade on the print image contracts. CNS, Non-CNS and Cash Non-Settling trade total will be added to the "Other Trade" section of the same contracts.

Please reference Exhibit #1 for an example of the New York Stock Exchange print image trade reporting contract modifications and Exhibit #2 for examples of the American Stock Exchange modifications.

B. OTC – NASDAQ, ADF, TRF and QSR Trade Reporting Contracts

If a cash trade is designated as a "Z" non-settling trade, the fixed value 'Z NONSTL' will be displayed in the Settlement Date field of the trade on the OTC and Nasdaq print image contracts. The OTC, AutoRoute #02020184 and NASDAQ, AutoRoute #02020097 print image contracts will report all Non-Standard Cash Trades that missed the 11:30 A.M. ET cutoff in a total labeled 'Cash Non Settling'. This new total will only appear in the 'Trade-Date: Various' Section.

Please reference Exhibit #3 for an example of the OTC print image trade reporting contract modifications and reference Exhibit #4 for an example of the NASDAQ print image trade reporting contract modifications

C. CORR – Correspondent Clearing Trade Reporting Blotters

If a cash trade is designated as a “Z” non-settling trade, the fixed value ‘Z NSTL’ will be displayed in the Settlement Date field on the Correspondent Clearing print image blotters.

All Non-Standard settling trades on the Correspondent Clearing print image contracts will be reported in the ‘CA/ND/SO’ totals. The ‘CA/ND/SO’ totals will also include the Cash Trades that missed settlement (Z = Non-Settling Trade). Please reference Exhibit #5 for an example of the Correspondent Clearing print image blotter modifications.

D. Regional Interface Operations Trade Reporting Contracts

If a cash trade is designated as a “Z” non-settling trade, the fixed value ‘Z NONSTL’ will be displayed in the Settlement Date field of the trade on the RIO print image contracts.

All Non-Standard Settling Trades (NSST) on the RIO print image blotter will be reported in the ‘NSST’ totals. The ‘NSST’ totals will also include the Cash Trades that missed settlement (Z = Non-Settling Trade). Please reference Exhibit #6 for an example of the Correspondent Clearing print image blotter modifications.

E. Consolidated Trade Summary Files and Reports

Modifications are unnecessary to the regular Consolidated Trade Summary and the two supplemental Consolidated Trade Summaries. All non-standard trades will be incorporated into the CNS and Non-CNS sections of the trade summaries, (except for Cash trades that are designated as “Z” non-settling trades). These trades will be displayed on each market’s trade output only.

F. Excluded Trade Reporting Files and Reports

OTC Comparison, Exchange Trade Funds and Foreign Comparison and Netting are not impacted because Cash, Next Day and Sellers Option trades are not and will not be processed in these NSCC systems.

III. Additional Information

This and other NSCC Important Notices are located on the www.nsc.com Web site. A copy of this important notice is also located at the formats.nsc.com Web site along with all MRO file layouts for NSCC Equity Trade Recording services. If you have additional questions, please contact your Relationship Manager or email the undersigned at ryodice@dtcc.com. Contact for Risk questions: John Guarrera (212) 855-5768.

Robert M. Yodice
Product Management, Director

Exhibit #1 New York Stock Exchange Print Image Contract Example

A 'Settlement Date' column will be added to the New York Stock Exchange Adjustment Contract "Other Trade Section", AutoRoute #02010168 print image detail. The column will contain the settlement date or the value 'Z NONSTL' for cash trades that missed settlement. Modifications are highlighted in red.

MEMBER NO 1234 MEMBER NAME XXXYYYZZZ CORP				NYSE SALE	ADJUSTMENT CONTRACT - OTHER TRADES	PAGE	1S				
* COMPARED SALES *					PROCESSING	09/06/2005					
QUANTITY	CONTRACT	PRICE	MATCH	ID	TRADE	SETTLE	CONTROL	SELL	BUY	TIME	TYP
	AMOUNT		TYPE BUYER	STATUS	DATE	DATE	NUMBER	BADGE	BADGE	EXEC	TRD
AFL - AFLAC INC	C U S I P 001055102000										
CA 400	14,820.00	37.050000	NY 4321		09/06/05	09/06/05	50041812096	X	0001	1049	A
AVP - AVON PRODUCTS INC	C U S I P 054303102000										
ND 90 OL	3,843.00	42.700000	NY 4321		09/06/05	09/07/05	01700060331	9797	9799	9898	A
AXP - AMERICAN EXPRESS COMPANY	C U S I P 025816109000										
CA 1,000	51,080.00	51.080000	NY 4321		09/06/05	Z NONSTL	50105953095	X	0099	9876	A
C - CITIGROUP	C U S I P 172967101000										
DD 87 OL	3,928.05	45.150000	NY 4321		09/06/05	09/22/05	00500058256	8415	8414	1021	A
CA 200	9,030.00	45.150000	NY 4321		09/06/05	09/06/05	00041608096	X	1000	8410	A

New York Stock Exchange 'Other Trades' Print Image Contract Totals

CNS, Non-CNS and Cash Non Settling Totals will be added to the Other Trades section.

5404	6,259,091	221,509,235.73	NEW CNS TOTALS
0	0	.00	NEW NON-CNS TOTALS
1	1,000	51,080.00	NON SETTTLING CASH TOTALS
5405	6,260,091	221,560,315.73	GRAND TOTALS

Exhibit #2 American Stock Exchange Print Image Contract Example

A 'Settlement Date' column will be added to the American Stock Exchange Adjustment Contract "Other Trade Section", AutoRoute #02010178 print image trade detail. The column will contain the settlement date or the value 'Z NONSTL' for cash trades that missed settlement. Modifications are highlighted in red.

NATIONAL SECURITIES CLEARING CORPORATION										AMEX SALE	ADJUSTMENT CONTRACT - OTHER TRADES	PAGE	1S
MEMBER NO 1234 MEMBER NAME XXXYYYYZZZ CORP											PROCESSING	08/05/2005	
*	COMPARED SALES								*		* AUDIT TRAIL *		
	QUANTITY	CONTRACT		MATCH	ID	TRADE	SETTLE	CONTROL	SELL	BUY	TIME	TYP	
		AMOUNT	PRICE	TYPE BUYER STATUS		DATE	DATE	NUMBER	BADGE	BADGE	EXEC	TRD	
IXC -	ISHARES S&P GLOBAL ENERGY SECTOR INDEX	FD	C U S I P	464287341001									
ND	200	16,856.00	84.280000	A1 4321		08/05/05	08/05/05	1000002095	9898	0000	1331		
LQD -	ISHARES GS \$INVESTOPS CORPORATE BD FD	FD	C U S I P	464287242001									
CA	4	438.04	109.510000	A1 4321		08/05/05	08/05/05	2000451094	0000	0000	1037		
AGG -	ISHARES LEHMAN U.S. AGGR BOND FUND		C U S I P	464287226001									
CA	200	20,200.00	101.000000	AR 4321		08/05/05	Z NONSTL	1000028095	X	X	1224		
AGG -	ISHARES LEHMAN U.S. AGGR BOND FUND		C U S I P	464287226001									
DD	200	20,200.00	101.000000	AR 4321		08/05/05	09/22/05	1000028095	X	X	1224		

American Stock Exchange 'Other Trades' Print Image Contract Totals

CNS, Non-CNS and Cash Non Settling Totals will be added to the Other Trades section.

5404	6,259,091	221,509,235.73	NEW CNS TOTALS
0	0	.00	NEW NON-CNS TOTALS
1	200	20,200.00	NON SETTLING CASH TOTALS
5405	6,259,291	221,529,435.73	GRAND TOTALS

Exhibit #3 OTC Print Image Contract Example

The OTC Trade Detail will be modified to print 'Z NONSTL' in the Settlement Date column for cash trades that missed settlement on the OTC "T" print image contract, AutoRoute #02010084. Modifications are highlighted in red.

NATIONAL SECURITIES CLEARING CORPORATION
MEMBER NO 1234 XXXYYYYZZZ CORP

OTC S A L E CONTRACT - **NON-STANDARD** SETTLEMENT
TRADE DATE - VARIOUS

PAGE 1

NON NP/ CNS SP	TRADE DATE	SETTLE DATE	QUANTITY	CONTRACT MONEY	SELL MATCH EXEC IND	PRICE	BUYER	T R A D E EXEC SRCE	REF ORG	NUM	BRANCH ID-SEQ	EXEC TIME	BA/ST IND	RV IND	CAP CDE

ARCC - ARES CAPITAL CORP															
04010L 10 3															
NON	03/31/2005	03/31/2005	1,800	28,818.00	ZZZA M3	16.010000	9999	AZZZ	ACT	0999D6		14:02			A
	03/31/2005	Z NONSTL	500	8,005.00	AZZZ M3	16.010000	9999	ZAAA	ACT	09992E		14:02			A
	TOTAL		2,300	36,823.00											
MSFT - MICROSOFT CORP															
594918 10 4															
NON	03/30/2005	03/31/2005	4,501	108,609.13	ZZZA M3	24.130000	9999	AZZZ	ACT	099999		10:54			A
QQQQ - NASDAQ-100 SHARES															
631100 10 4															
NON	03/30/2005	03/31/2005	100	3,672.00	AZZZ M3	36.720000	9999	ZZZA	ACT	0999F8		12:55			A

OTC Print Image Contract Totals

A 'CASH NON SETTLING' Total will be added to OTC Totals in the Trade Date Various section on the OTC print image contracts.

0	0	0.00	CNS TOTAL
3	6,401	150,297.13	NON/CNS TOTAL
3	6,401	150,297.13	GRAND TOTAL
1	500	8,005.00	CASH NON SETTLING

Exhibit #4 NASDAQ Print Image Contract Example

The NASDAQ Trade Detail will be modified to print 'Z NONSTL' in the Settlement Date column for cash trades that missed settlement on the NASDAQ "T" print image contract, AutoRoute #02020097. Modifications are highlighted in red.

NATIONAL SECURITIES CLEARING CORPORATION
MEMBER NO 1234 XXXYYYYZZZ CORP

NASDAQ S A L E CONTRACT - **NON-STANDARD** SETTLEMENT
TRADE DATE - VARIOUS

PAGE 1

NON NP/ CNS SP	TRADE DATE	SETTLE DATE	QUANTITY	CONTRACT MONEY	SELL MATCH EXEC IND	PRICE	BUYER	T R A D E EXEC	REF SRCE ORG	NUM	BRANCH ID-SEQ	EXEC TIME	BA/ST IND	RV IND	CAP CDE

ARCC - ARES CAPITAL CORP															
04010L 10 3															
NON	03/31/2005	03/31/2005	1,800	28,818.00	ZZZA M3	16.010000	9999	AZZZ	NQ	0999D6		14:02			A
	03/31/2005	Z NONSTL	500	8,005.00	AZZZ M3	16.010000	9999	ZAAA	NQ	09992E		14:02			A
	TOTAL		2,300	36,823.00											
MSFT - MICROSOFT CORP															
594918 10 4															
NON	03/30/2005	03/31/2005	4,501	108,609.13	ZZZA M3	24.130000	9999	AZZZ	NQ	099999		10:54			A
QQQQ - NASDAQ-100 SHARES															
631100 10 4															
NON	03/30/2005	03/31/2005	100	3,672.00	AZZZ M3	36.720000	9999	ZZZA	NQ	0999F8		12:55			A

NASDAQ Print Image Contract Totals

A 'CASH NON SETTLING' Total will be added to NASDAQ Totals in the Trade Date Various section on the Nasdaq print image contracts.

0	0	0.00	CNS TOTAL
3	6,401	150,297.13	NON/CNS TOTAL
3	6,401	150,297.13	GRAND TOTAL
1	500	8,005.00	CASH NON SETTLING

Exhibit #5 Correspondent Clearing Print Image Blotter Example

The Correspondent Clearing trade detail will be modified to print 'ZNSTL' in the Settlement Date for cash trades that missed settlement on the Correspondent Clearing blotter, AutoRoute #02060128. Modifications are highlighted in red.

1	NATIONAL SECURITIES CLEARING CORPORATION				VERSION 2				PAGE NO. 1					
TODAY'S DATE		04/01/05	TIME 08:20:08		CORRESPONDENT TRADE INPUT				PROCESS DATE 03/29/05					
OBRK NO.		1234	XXXXYYZZZ CORP											
0	CONTRA	EXCH	BUY	SHARES	UNIT	CONTRACT	ACCRUED	COMMISSION	STATE	REG	NET VALUE	TRADE	SETTL	TYPE
	BRK	ORIG	SELL	TRADED	PRICE	VALUE	INTREST		TAX	FEE		DATE	DATE	SBU/TR
NON STANDARD SETTLEMENT TRADES														
0				CUSIP 008190100	000									
	4321	NYSE	SELL	600	49.000	29,400.00	0.00	0.00	0.00	0.00	29,400.00	03/29	03/29	STK CA
0				CUSIP 05969F104	000									
A	4321	OTC	BUY	9,400	15.744	147,999.99	0.00	0.00	0.00	0.00	147,999.99	03/29	ZNSTL	STK CA
0				CUSIP 20030N200	000									
	4321	OTC	BUY	100	32.510	3,251.00	0.00	0.00	0.00	0.00	3,251.00	03/14	03/29	STK ND
0				CUSIP 458140100	000									
	4321	OTC	BUY	100	30.330	3,033.00	0.00	0.00	0.00	0.00	3,033.00	03/21	03/29	STK ND
0				CUSIP 260003108	000									
	4321	NYSE	SELL	600	39.620	23,772.00	0.00	0.00	0.00	0.00	23,772.00	03/24	03/29	STK SO

Correspondent Clearing Print Image Blotter Totals

The 'CA/ND/SO' totals literal will remain 'CA/NO/SO' but will include 'ZNSTL' cash trades on the Correspondent Clearing print image contact.

NATIONAL SECURITIES CLEARING CORPORATION				VERSION 2				PAGE NO. 1						
TODAY'S DATE		03/31/05	TIME 10:17:43		CORRESPONDENT TRADE INPUT				PROCESS DATE 03/29/05					
GRAND TOTALS														
TOTALS BY SETTLEMENT DATE														
				EQUITY TOTALS										
			ITEMS	SHARES	VALUE	COMM	TAX	REG	NET					
BUY	04/01/05	T	1	100	\$1,122.00	\$.00	\$.00	\$.00	\$1,122.00					
SELL	04/01/05	T	1	100	\$1,122.00	\$.00	\$.00	\$.00	\$1,122.00					
BUY	03/31/05	T+1	0	0	\$.00	\$.00	\$.00	\$.00	\$.00					
SELL	03/31/05	T+1	0	0	\$.00	\$.00	\$.00	\$.00	\$.00					
BUY	03/30/05	T+2	4	12,800	\$116,376.00	\$.00	\$.00	\$.00	\$116,376.00					
SELL	03/30/05	T+2	4	12,800	\$116,376.00	\$.00	\$.00	\$.00	\$116,376.00					
BUY	03/29/05	SDS	0	0	\$.00	\$.00	\$.00	\$.00	\$.00					
SELL	03/29/05	SDS	0	0	\$.00	\$.00	\$.00	\$.00	\$.00					
BUY	03/30/05	NDS	9	9,900	\$195,683.00	\$.00	\$.00	\$.00	\$195,683.00					
SELL	03/30/05	NDS	9	9,900	\$195,683.00	\$.00	\$.00	\$.00	\$195,683.00					

CA/ND/SO (INCL ZNSTL)			0	0	\$.00	\$.00	\$.00	\$.00	\$.00					
BUY			14	22,800	\$313,181.00	\$.00	\$.00	\$.00	\$313,181.00					
SELL			14	22,800	\$313,181.00	\$.00	\$.00	\$.00	\$313,181.00					

Exhibit #6 Regional Interface Operation (RIO) Print Image Contract Example

The RIO trade detail will be modified to print 'Z NONSTL' in the Settlement Date for cash trades that missed settlement on the RIO Output AutoRoute #02140124. Modifications are highlighted in red.

NATIONAL SECURITIES CLEARING CORPORATION			REGIONAL INTERFACE OPERATIONS REPORT - RIO						PAGE 1		
STOCK S A L E CONTRACT			TRANSACTIONS RECORDED FOR SETTLEMENT AT NSCC						NON STANDARD SETTl. TRADES		
MEMBER NO 1234 XXXYYYYZZZ CORP			RECEIVED FROM CBOE						PROCESS-DATE: 10/11/2004		
			TRADE-DATE: VARIOUS						SETTLEMENT-DATE: VARIOUS		

SYMBOL - SECURITY DESCRIPTION	CONTRACT	SELL	BUY	MARKET	BRANCH	EXEC	STK RV	SP/tp	PRC		
CUSIP TD-SD QUANTITY	MONEY	EXEC	PRICE	BUYER	EXEC	CONTROL#	ID-SEQ	TIME	BND	IND	TRADE VAR

OEFC - ISHARES S&P 100 INDEX FD											
464287 10 1											
10/12/04 10/12/04	200		11,080.00	55.400000	4321	000000	095171	00:00	S		CA
10/12/04 Z NONSTL	50		2,770.00	55.400000	4321	000000	095172	00:00	S		CA
TOTAL	250		13,850.00								

RIO Print Image Contract Totals

The 'NSST' total literal will remain 'NSST' but will include 'Z NONSTL' cash trades on the RIO print image contact.

NATIONAL SECURITIES CLEARING CORPORATION			REGIONAL INTERFACE OPERATIONS REPORT - RIO						PAGE 5		
STOCK PURCHASE CONTRACT TOTALS			***** TRANSACTION TOTALS *****						PROCESS-DATE: 10/11/2004		
MEMBER NO 1234 XXXYYYYZZZ CORP			RECEIVED FROM CBOE								

REGION DESCRIPTION	ITEMS	QUANTITY	CONTRACT MONEY	T-DATE							

CB	1	800	7,680.00	NSST trades (INCLUDES Z NONSTL)							
CB			.00	T							
C.B.O.E.			.00	T+1							
			.00	T+2							
CB			.00	T+3 / OLDER SAME DAY SETTLEMENT							
C.B.O.E.			.00	T+3 / OLDER NEXT DAY SETTLEMENT							
TOTALS ==>	1	800	7,680.00								