

06C 6992

EXHIBIT A

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

CHICAGO REGIONAL COUNCIL OF)
CARPENTERS PENSION FUND, et al.,)
)
Plaintiffs,) 06 C 6992
v.)
) Judge Manning
J&L CONCRETE, INC., an Illinois corporation)
)
Defendant.)

DECLARATION OF JOHN LIBBY

I, John Libby, hereby declare, under penalty of perjury pursuant to the laws of the United States, as follows:

1. I am the Supervisor, Audits & Collections for the Chicago Regional Council of Carpenters Pension Fund (“Pension Fund”), the Chicago Regional Council of Carpenters Welfare Fund (“Welfare Fund”), the Chicago and Northeast Illinois Regional Council of Carpenter Apprentice and Trainee Program (“Trainee Fund”) and the Labor/Management Union Carpentry Cooperation Promotion Fund (“Labor/Management Fund”) (collectively “the Trust Funds”).
2. As part of my duties, I am responsible for supervising and enforcing contributions for medical, pension and other benefits due from numerous employers pursuant to Collective Bargaining Agreements between the employers and the Trust Funds and pursuant to the Trust Agreements.
3. On March 1, 2004, J&L Concrete, Inc. (“Defendant”) and the Chicago and Northeast Illinois District Council of Carpenters entered into the Collective Bargaining Agreement pursuant to which Defendant agreed to make contributions to the Trust Funds. A true and accurate copy of this Memorandum of Agreement is attached as Exhibit A-1.

4. Defendant agreed to submit to a periodic audit of its books and records in order to verify the accuracy of the contributions reported and paid to the Trust Funds.

5. Defendant produced books and records to Legacy Professionals LLP ("Legacy"), an auditing firm engaged by the Trust Funds, to conduct an audit of Defendant's fringe benefit contributions.

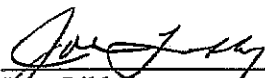
6. Copies of the audit reports prepared by Legacy are attached as Exhibits A-2 (account number 23930) and A-3 (account number 50801). According to the audit reports and based on the records produced by Defendant to Legacy, Defendant owes \$129,099.73 in unpaid contributions.

7. A summary of the calculation of accrued interest and liquidated damages is attached hereto as Exhibits A-4 (account number 23930) and A-5 (account number 50801). Defendant owes \$35,403.61 in unpaid interest and \$25,819.95 in liquidated damages.

8. Because Defendant failed to comply with the terms of the Collective Bargaining Agreement and related Trust Agreements, the Trust Funds have had to employ the services of McJessey, Ching & Thompson, LLC. As a result, the Trust Funds incurred additional audit fees and attorneys' fees.

9. I have personal knowledge of the matters stated in this affidavit and could testify competently to them.

FURTHER DECLARANT SAYETH NOT.



John Libby

06C6992
EXHIBIT A-1

Memorandum of Agreement

Employer J & L Concrete, Inc. Address 20876 N. Rand Road
City Barrington State IL Zip 60010 Phone 1-847-540-3560

THIS AGREEMENT is entered into between the Chicago Regional Council of Carpenters ("Union") and the Employer, including its successors and assigns covering the geographic jurisdiction of the Union including the following counties in Illinois: Boone, Bureau, Carroll, Cook, De Kalb, DuPage, Grundy, Henderson, Henry, Iroquois, Jo Daviess, Kane, Kankakee, Kendall, Lake, La Salle, Lee, Marshall, McHenry, Mercer, Ogle, Putnam, Rock Island, Stark, Stephenson, Whiteside, Will, Winnebago. The following counties in Iowa: Allamakee, Appanoose, Benton, Black Hawk, Bremer, Buchanan, Butler, Cedar, Cerro Gordo, Chickasaw, Clayton, Clinton, Davis, Delaware, Des Moines, Dubuque, Fayette, Floyd, Franklin, Grundy, Hancock, Henry, Howard, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Mahaska, Mitchell, Monroe, Muscatine, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Winnebago, Winneshiek, Worth, Wright. The following counties in Wisconsin: Kenosha, Milwaukee, Ozaukee, Racine, Washington and Waukesha. The Union and the Employer do hereby agree to the following:

1. The Employer recognizes the Union as the sole and exclusive bargaining representative on behalf of its employees who are working within the territorial and occupational jurisdiction of the Union.


2. The Employer has reviewed sufficient evidence and is satisfied that the Union is the exclusive bargaining representative of a majority of its employees presently working within the territorial and occupational jurisdiction of the Union.

3. The Employer and the Union agree to incorporate into this Memorandum Agreement and to be bound by the Agreements negotiated between the Chicago Regional Council of Carpenters and various employers and employer associations, including all Area Agreements for the period beginning with the execution of this Memorandum Agreement and ending on the expiration dates of any current and successor Agreements which are incorporated herein (see attached list). Unless the Employer provides written notice by certified mail to the Chicago Regional Council of its desire to terminate or modify the Agreement at least three (3) calendar months prior to the expiration of such Agreements, the Agreement shall continue in full force and effect through the full term and duration of all subsequent Agreements which are incorporated by reference.


4. The Employer agrees to be bound to the terms of the various Trust Agreements to which contributions are required to be made under the Agreements incorporated in Paragraph 3, including all rules and regulations adopted by the Trustees of each Fund.

In Witness Whereof the parties have executed this Memorandum of Agreement on this First day of March, 2004

EMPLOYER


Andrew D. Totten 12/10/04
PRESIDENT
Print Name and Title

CHICAGO REGIONAL COUNCIL
OF CARPENTERS


Authorized Regional Council
Representative

(Central Region)

Mid American Regional Bargaining Association, Cook, Lake and DuPage
Mid American Regional Bargaining Association, Kane, Kendall and McHenry
Mid American Regional Bargaining Association, Will
Kankakee Contractors Association
Residential Construction Employers Council, Cook, Lake and DuPage
Residential Construction Employers Council, Will
Residential Construction Employers Council, Grundy
Woodworkers Association of Chicago (Mill-Cabinet)

(Western Region)

Illinois

Quad City Builders Association, Commercial, Rock Island Mercer, Henry and Henderson
Floor Covering, Rock Island, Mercer, Henry and Henderson
Residential, Henry, Mercer and Henderson
Illinois Valley Contractors' Association, Bureau, LaSalle, Marshall, Putnam and Stark
Window and Door, Boone, Bureau, Carroll, DeKalb, Henderson, Henry, Jo Daviess, LaSalle, Marshall,
Mercer, Ogle, Putnam, Rock Island, Stark, Stephenson, Whiteside and Winnebago
Commercial/Residential, DeKalb, Eastern Ogle and cities in Sandwhich and Somonauk
Residential Construction Employers' Council, DeKalb, Eastern Ogle and cities in Sandwhich and
Somonauk
Residential Construction Employers' Council, Boone, Carroll, Jo Daviess, Lee, Ogle, Stephenson,
Whiteside and Winnebago
Northern Illinois Building Contractors Association Inc., Boone, Carroll, Jo Davies, Lee, Ogle,
Stephenson, Whiteside and Winnebago
Floor Covering, Boone, Carroll, DeKalb, Jo Daviess, Lee, Lee, Ogle, Stephenson, Whiteside and
Winnebago
Millwright, Boone, Bureau, Carroll, DeKalb, Henderson, Jo Daviss, LaSalle, Lee, Marshall, Mercer,
Ogle, Putnam, Rock Island, Stark, Stephenson, Whiteside, and Winnebago
Associated General Contractors of Illinois (Heavy and Highway) Highway Districts 2-7 and portions of
1 and 8

Iowa

Commercial, Muscatine, Scott, Louisa north of Iowa River
Floorcovering, Louisa north of Iowa River, Muscatine and Scott
Residential, Clinton, Louisa, Muscatine, Scott and Seven southern most townships of Jackson County
including Monmouth, South Fork, Maquoketa, Fairfield, Van Buren, Iowa and Union
Heavy and Highway Associated Contractors Agreement Scott County
Herberger Construction Heavy and Highway
Heavy and Highway Contractors' Association- entire State except Scott County
Commercial Benton, Jones, Linn and Tama
Residential Benton, Jones, Linn and Tama
Commercial, Des Moines, Henry, Lee and Louisa south of Iowa River
Residential, Des Moines, Henry, Lee and Louisa south of Iowa River


Commercial/Residential Dubuque, Delaware, Clayton, and Six Northern Townships in Jackson
Commercial/Residential, Appanoosa, Davis, Jefferson, Keokuk, Mahaska, Monroe, Van Buren,
Wapello, and Wayne
Commercial, Clinton, Seven Southern most townships of Jackson including Monmouth, South Fork,
Maquoketa, Fairfield, Van Buren, Iowa, and Union
Floor Covering, Dubuque, Delaware, Clayton, and six Northern Townships in Jackson Window and
Door, State
Commercial, Ceder, Iowa, Johnson, Poweshiek and Washington
Commercial Interior Systems, Ceder, Iowa, Johnson, Poweshiek and Washington
Residential, Ceder, Iowa, Johnson, Poweshiek and Washington
Commercial, Cerro Gordo, Franklin, Hancock, Kossuth, Winnebago, Worth and Wright, Buchanan,
Independent Contractors of Waterloo (Commercial) Butler, Chicksaw, Fayette, Floyd, Grundy, Howard,
Mitchell, Winneshiek
Millwright, Adair, Allmakee, Appanoosa, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler,
Cedar, Calhoun, Carroll, Cerro Gordo, Chicksaw, Clayton, Clarke, Clinton, Dallas, Davis, Decatur,
Delaware, Des Moines, Dubuque, Emmet, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton,
Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk,
Lee, Linn, Lucas, Louisa, Madison, Mahaska, Marion, Marshall, Mitchell, Monroe, Muscatine, Palo
Alto, Pocahontas, Polk, Poweshiek, Ringhold, Scott, Story, Tama, Union, Van Buren, Warren, Wapello,
Washington, Wayne, Webster, Winnebago, Winneshiek, Worth, Wright

(Northern Region)

Commercial Carpenters and Floor Coverers' Agreement (State of Wisconsin)
Commercial Capenters Agreement, Kenosha/Racine
Millwright Erectors' Agreement
Pile Drivers' Agreement
Insulators Agreement
Overhead Door Agreement

The Employers Acknowledges receipt of a current copy of each agreement under which the company
will be performing work. Each of the agreements are available upon request

It is also understood and agreed that it is the Employers obligation to make a written request of
additional Collective Bargaining Agreement(s) in the event that the Company performs work in areas for
which it has not already obtained a copy of the applicable Agreement.

 JEL COMPANY, INC.

Employer

12/12/04

Date

Side Letter Agreement

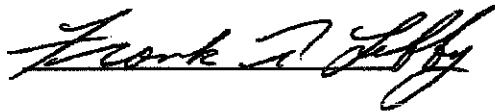
This Side Letter Agreement is entered into this 13th day of December 2004, between the Chicago Regional Council of Carpenters ("Union") and J&L Concrete Inc., ("Employer") and shall be incorporated into and made a part of the Collective Bargaining Agreement (CBA") between the parties.


The Following is agreed:

1. The Employer recognizes the requirement that it secure a wage and fringe benefit bond in accord with the provisions contained in Article XV of the Area Agreement.
2. At the time that the CBA is executed, the Employer shall provide the Union with \$5,000 representing the initial payment toward a \$10,000 required cash bond. In addition, the employer shall tender to the Union an additional \$1,000 on the 15th day of each succeeding month until the \$10,000 cash bond is secured.
3. Nothing contained in this Side Letter Agreement is intended to amend or modify the terms contained in the applicable CBA.

Chicago Regional Council of
Carpenters, Union

J&L Concrete, Inc., Employer




J&L CONCRETE, INC.
12/10/04

12-13-2004
Date



06C6992

EXHIBIT A-2

Discrepancy Summary By Month

Account Number:	23930	Audit Period:	March 1, 2004 - December 31, 2007
Employer:	J & L Concrete Inc	Contact:	Robert Noel
Address:	3920 Hawthorn Court Waukegan, IL 60087	Title:	Mortgage Company
Phone:	(847) 540-8560	Page:	1 of 38

Reporting Period	Discrepancy Total Hours	Discrepancy Benefit Hours	Contribution Rate	Discrepancy Amount			
March 2004	265.00	230.00	9.62	\$2,212.61			
April 2004	213.00	175.00	9.62	\$1,683.50			
May 2004	204.00	175.00	9.62	\$1,683.50			
June 2004	261.00	189.00	9.62	\$1,818.18			
July 2004	195.00	167.00	9.62	\$1,606.54			
August 2004	310.50	310.50	9.62	\$2,987.01			
September 2004	422.50	359.00	9.62	\$3,453.58			
October 2004	324.50	324.00	11.02	\$3,570.48			
November 2004	192.00	192.00	11.02	\$2,115.84			
December 2004	277.50	227.00	11.02	\$2,501.54			
January 2005	115.50	115.50	11.02	\$1,272.81			
February 2005	319.00	319.00	11.02	\$3,515.38			
March 2005	442.00	320.00	11.02	\$3,526.40			
April 2005	169.50	169.50	11.02	\$1,867.89			
May 2005	512.00	503.00	11.02	\$5,543.06			
June 2005	806.50	595.50	11.02	\$6,562.41			
July 2005	472.00	961.75	11.02	\$10,598.49			
August 2005	656.00	629.00	11.02	\$6,931.58			
September 2005	316.00	380.75	11.02	\$4,195.87			
October 2005	228.50	243.25	12.68	\$3,084.41			
November 2005	214.50	236.00	12.68	\$2,992.48			
December 2005	139.25	145.00	12.68	\$1,838.60			
January 2006	123.00	84.00	12.68	\$1,065.12			
February 2006	230.50	339.75	12.68	\$4,308.03			
March 2006	448.00	413.50	12.68	\$5,243.18			
April 2006	484.75	711.00	12.68	\$9,015.48			
May 2006	342.50	335.00	12.68	\$4,247.80			
June 2006	224.50	265.50	12.68	\$3,366.54			
July 2006	160.50	374.00	12.68	\$4,742.32			
August 2006	135.75	359.75	12.68	\$4,561.63			
September 2006	248.00	235.25	12.68	\$2,982.97			
October 2006	327.75	307.25	14.48	\$4,448.98			
November 2006	400.00	401.00	14.48	\$5,806.48			
December 2006	192.75	192.75	14.48	\$2,791.02			
August 2007	24.00	24.00	14.48	\$347.52			
Total	Hours	10,396.75	Benefit	Hours	11,009.50	Discrepancy Amount	\$126,489.23
						Liquidated Damages	\$25,697.85
						Total Amount Due	\$154,187.08

Discrepancy Summary By Error Type

Account Number:	23930	Audit Period:	March 1, 2004 - December 31, 2007
Employer:	J & L Concrete Inc	Contact:	Robert Noel
Address:	3920 Hawthorn Court Waukegan, IL 60087	Title:	Mortgage Company
Phone:	(847) 540-8580	Page:	2 of 38

Code	Description	Dollar Amount
SIGNATORY EMPLOYER: PAYROLL		
P1	Clerical Error	\$ 417.56
P3	Individual Not Reported From Date of Hire	\$ 21,366.75
P5	Individual Paid Union Scale	\$ 2,407.87
P11	Omitted Electronic Record Individual Performing Jurisdictional Work	\$ 1,747.06
P13	Clerical Error (Annuity Hours Only)	\$ -
P18	Current Electronic Record Individual Omitted	\$ 62,623.07
SIGNATORY EMPLOYER CASH DISBURSEMENTS		
CD1	Non-Signatory Subcontractor (100% Labor Factor Applied)	\$ 19,506.79
CD6	Reported Carpenter Receiving Additional Pay	\$ 14,549.46
CD11	Individual Receiving Pay Prior To Being Reported	\$ 5,870.67
Sub-Total Discrepancies From All Listed Codes		\$ 128,489.23
Liquidated Damages		\$ 25,697.85
Total Amount Due		\$ 154,187.08

Liquidated Damages Schedule

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007

Employer: J & L Concrete Inc Contact: Robert Noel

Address: 3920 Hawthorn Court Title: Mortgage Company

Phone: (847) 540-8560 Waukegan, IL 60087

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Reporting Period	Contributions Due	Compounding Periods	Calculating Percentage	Total Liquidated Damages Owed
March 2004	2,212.61	61.00	20.00%	442.52
April 2004	1,683.50	60.00	20.00%	336.70
May 2004	1,683.50	59.00	20.00%	336.70
June 2004	1,818.18	58.00	20.00%	363.64
July 2004	1,606.54	57.00	20.00%	321.31
August 2004	2,987.01	56.00	20.00%	597.40
September 2004	3,453.58	55.00	20.00%	690.72
October 2004	3,570.48	54.00	20.00%	714.10
November 2004	2,115.84	53.00	20.00%	423.17
December 2004	2,501.54	52.00	20.00%	500.31
January 2005	1,272.81	51.00	20.00%	254.56
February 2005	3,515.38	50.00	20.00%	703.08
March 2005	3,526.40	49.00	20.00%	705.28
April 2005	1,867.89	48.00	20.00%	373.58
May 2005	5,543.06	47.00	20.00%	1,108.61
June 2005	6,562.41	46.00	20.00%	1,312.48
July 2005	10,598.49	45.00	20.00%	2,119.70
August 2005	6,937.58	44.00	20.00%	1,386.32
September 2005	4,195.87	43.00	20.00%	839.17
October 2005	3,084.41	42.00	20.00%	616.88
November 2005	2,992.48	41.00	20.00%	598.50
December 2005	1,838.80	40.00	20.00%	367.72
January 2006	1,065.12	39.00	20.00%	213.02
February 2006	4,308.03	38.00	20.00%	861.61
March 2006	5,243.18	37.00	20.00%	1,048.64
April 2006	9,015.48	36.00	20.00%	1,803.10
May 2006	4,247.80	35.00	20.00%	849.56
June 2006	3,366.54	34.00	20.00%	673.31
July 2006	4,742.32	33.00	20.00%	948.46
August 2006	4,561.63	32.00	20.00%	912.33
September 2006	2,982.97	31.00	20.00%	596.59
October 2006	4,448.98	30.00	20.00%	889.80
November 2006	5,806.48	29.00	20.00%	1,161.30
December 2006	2,791.02	28.00	20.00%	558.20
August 2007	347.52	20.00	20.00%	69.50
Total Discrepancies	\$ 128,489.23		Total Damages this Schedule	25,697.87
			20% of Discrepancies	25,697.85

Assessed Damages

\$25,697.85

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: March 2007

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Mar04	Mar04				
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	185.00	175.00	185.00	175.00
348-60-2418	Pattan, Ignacio	P1	80.00	80.00	0.00	0.00	120.00	175.00	40.00	40.00
464-02-2739	Rosas, Jose	P1	160.00	160.00	0.00	0.00	200.00	175.00	40.00	15.00
Total			505.00	505.00	0.00	0.00	505.00	505.00	265.00	230.00

Total Items Listed in this Period: 3.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-5560

Audit Period: March 1, 2004 - December 31, 2007
 Month: April 2004
 Page #: 5 of 3

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Apr:04	0.00				
340-66-5294	Frey, Michael	P3	0.00	0.00	213.00	0.00	213.00	175.00	213.00	175.00
Total			0.00	0.00	213.00	0.00	213.00	175.00	213.00	175.00

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: May 2004
 Address: 3920 Hawthorn Court Page #: 6 of 38
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Capped Hours	Total Hour Difference	Benefit Hour Difference
					May 04	Total Hours			
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	175.00	204.00	175.00
			Total	0.00	0.00	0.00	175.00	204.00	175.00

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: June 2004
 Address: 3920 Hawthorn Court Page #: 7 of 31
 Phone: Waukegan, IL 60087 (847) 540-8560

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jun 04	Jul 04				
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	247.00	175.00	247.00	175.00
325-72-9036	Hills, Joel D	P1	108.50	108.50	0.00	0.00	122.50	175.00	14.00	14.00
Total			369.50	369.50	0.00	0.00	369.50	369.50	261.00	189.00

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: July 2004

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jul04							
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	0.00	0.00	175.00	203.00	175.00	175.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	0.00	175.00	42.00	42.00	42.00
350-70-7524	Garcia, Teodoro	P1	82.00	82.00	0.00	0.00	0.00	0.00	175.00	42.00	(40.00)	(40.00)
348-60-2418	Patlan, Ignacio	P1	10.00	10.00	0.00	0.00	0.00	0.00	175.00	0.00	(10.00)	(10.00)
Total			287.00	287.00	0.00	0.00	0.00	0.00	287.00	195.00	167.00	167.00

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: August 2004
 Address: 3920 Hawthorn Court Page #: 9 of 38
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Aug 04						
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	0.00	175.00	159.00	159.00	159.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	175.00	141.50	141.50	141.50
350-70-7524	Garcia, Teodoro	P1	134.00	134.00	0.00	0.00	0.00	175.00	144.00	10.00	10.00
Total			444.50	444.50	0.00	0.00	0.00	444.50	310.50	310.50	310.50

Total Items Listed in this Period: 3.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: September 2004
 Address: 3920 Hawthorn Court Page #: 10 of 38
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Sept04	Oct04	Nov04	Dec04				
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	0.00	0.00	175.00	205.00	175.00	
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	0.00	175.00	137.50	137.50	
350-70-7524	Garcia, Teodoro	P1	153.50	153.50	0.00	0.00	0.00	183.50	175.00	30.00	21.50	
348-60-2418	Pallan, Ignacio	P1	130.00	130.00	0.00	0.00	0.00	140.00	175.00	10.00	10.00	
464-02-2739	Rosas, Jose	P1	160.00	160.00	0.00	0.00	0.00	200.00	175.00	40.00	15.00	
Total				866.00	866.00	0.00	0.00	0.00	966.00	422.50	359.00	

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: October 2004
 Address: 3920 Hawthorn Court Page #: 11 of 18
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Oct:04	Nov:04				
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	175.50	175.00	175.50	175.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	149.00	175.00	149.00	149.00
Total					0.00	0.00	324.50	0.00	324.50	324.00

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: November 2004

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Nov 04	Dec 04				
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	126.50	175.00	126.50	126.50
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	77.00	175.00	77.00	77.00
350-70-7524	Garcia, Teodoro	P1	154.50	154.50	0.00	0.00	160.00	175.00	5.50	5.50
348-60-2418	Pallan, Ignacio	P1	160.00	160.00	0.00	0.00	143.00	175.00	(17.00)	(17.00)
Total			506.50	506.50	0.00	0.00	506.50	192.00	192.00	192.00

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: December 2004

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Dec-04					
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	166.50	175.00	166.50	166.50
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	9.50	175.00	9.50	9.50
350-70-7524	Garcia, Teodoro	P1	154.00	154.00	0.00	0.00	194.50	175.00	40.50	21.00
348-60-2418	Pattan, Ignacio	P1	160.00	160.00	0.00	0.00	181.00	175.00	21.00	15.00
464-02-2739	Rosas, Jose	P1	160.00	160.00	0.00	0.00	200.00	175.00	40.00	15.00
Total			751.50	751.50	0.00	0.00	751.50		277.50	227.00

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: January 2005
 Address: 3920 Hawthorn Court Page #: 14 of 38
 Phone: Waukegan, IL 60087 (847) 540-8560

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jan:05					
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	71.50	175.00	71.50	71.50
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	44.00	175.00	44.00	44.00
Total			115.50	0.00	0.00	0.00	115.50	115.50	115.50	115.50

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: February 2005
 Address: 3920 Hawthorn Court Page #: 15 of 18
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Feb05						
340-66-5294	Frey, Michael	P3	0.00	0.00	0.00	0.00	0.00	175.00	33.00	33.00	33.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	175.00	150.00	150.00	150.00
574-50-1128	Shearer, Gary	P3	0.00	0.00	0.00	0.00	0.00	175.00	136.00	136.00	136.00
Total				319.00	0.00	0.00	0.00	319.00	0.00	319.00	319.00

Total Items Listed in this Period: 3.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: March 2008

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Mar05	Mar06				
322-70-5364	Epker, Scott	P1	142.00	142.00	198.00	0.00	198.00	175.00	56.00	33.00
340-66-5294	Frey, Michael	P3	0.00	0.00	218.50	0.00	218.50	175.00	218.50	175.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	180.50	0.00	180.50	175.00	180.50	175.00
348-60-2418	Pattan, Ignacio	P1	160.00	160.00	200.00	0.00	200.00	175.00	40.00	15.00
464-02-2739	Rosas, Jose	P1	160.00	160.00	200.00	0.00	200.00	175.00	40.00	15.00
574-50-1128	Shearer, Gary	P1	272.00	272.00	179.00	0.00	179.00	272.00	(93.00)	(93.00)
Total			1,176.00	1,176.00	1,176.00	0.00	1,176.00	442.00	442.00	320.00

Total Items Listed in this Period: 6.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: April 2005
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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Apr 05	Apr 05	Apr 05	Apr 05				
340-66-5294	Frey, Michael	P1	207.00	175.00	182.50	0.00	0.00	0.00	182.50	175.00	(24.50)	0.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	119.00	0.00	0.00	0.00	119.00	175.00	119.00	119.00
353-84-8056	Hudson, Mark	P5	0.00	0.00	62.00	0.00	0.00	0.00	62.00	175.00	62.00	62.00
348-60-2418	Patlan, Ignacio	P1	172.50	172.50	174.00	0.00	0.00	0.00	174.00	175.00	1.50	1.50
464-02-2739	Rosas, Jose	P1	173.00	173.00	160.00	0.00	0.00	0.00	160.00	175.00	(13.00)	(13.00)
574-50-1128	Shearer, Gary	P13	179.00	179.00	203.50	0.00	0.00	0.00	203.50	179.00	24.50	0.00
Total			901.00	901.00	901.00	0.00	0.00	0.00	901.00	901.00	169.50	169.50

Total Items Listed in this Period: 6.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: May 2005
 Address: 3920 Hawthorn Court Page #: 18 of 88
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					May 05	May 06				
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	0.00	0.00	128.00	175.00	128.00	128.00
340-66-5294	Frey, Michael	P1	161.00	161.00	0.00	0.00	175.50	175.00	14.50	14.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	126.00	175.00	126.00	126.00
635-22-9199	Guerrero, Jorge A	P18	0.00	0.00	0.00	0.00	121.50	175.00	121.50	121.50
353-84-8056	Hudson, Mark	P5	0.00	0.00	0.00	0.00	113.50	175.00	113.50	113.50
574-50-1128	Shearer, Gary	P1	212.00	175.00	0.00	0.00	220.50	175.00	8.50	0.00
Total				885.00	0.00	0.00	885.00	175.00	512.00	503.00

Total Items Listed in this Period: 6.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: June 2005
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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jun 05	Jun 06				
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	166.00	0.00	166.00	175.00	166.00	166.00
340-66-6294	Frey, Michael	P18	185.50	185.50	271.00	0.00	271.00	185.50	85.50	0.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	200.00	0.00	200.00	175.00	200.00	175.00
635-22-9199	Guerrero, Jorge A	P18	0.00	0.00	205.00	0.00	205.00	175.00	205.00	175.00
353-84-8056	Hudson, Mark	P5	0.00	0.00	43.00	0.00	43.00	175.00	43.00	43.00
464-02-2739	Roses, Jose	P1	160.00	160.00	200.00	0.00	200.00	175.00	40.00	15.00
574-50-1128	Shearer, Gary	P1	153.50	153.50	220.50	0.00	220.50	175.00	67.00	21.50
Total					1,305.50	0.00	1,305.50	0.00	806.50	595.50

Total Items Listed in this Period: 7.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: July 2005
 Address: 3920 Hawthorn Court Page #: 20 of 38
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours (Per Month)		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jul-05	Jul-06				
1	4 M Supplies & Installation	CD1	0.00	0.00	11.75	0.00	11.75	11.75	0.00	11.75
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	0.00	0.00	160.00	175.00	160.00	160.00
2	Cassidy Conveyor Inc	CD1	0.00	0.00	325.50	152.50	478.00	478.00	0.00	478.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	160.00	175.00	160.00	160.00
635-22-9199	Guerrero, Jorge A	P18	0.00	0.00	0.00	0.00	152.00	175.00	152.00	152.00
Total			472.00	337.25	0.00	152.50	961.75	472.00	961.75	961.75

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8580

Audit Period: March 1, 2004 - December 31, 2007

Month: August 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Aug05	Aug05				
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	176.00	0.00	176.00	175.00	176.00	175.00
340-66-5294	Frey, Michael	P11	0.00	0.00	127.00	0.00	127.00	175.00	127.00	127.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	200.00	0.00	200.00	175.00	200.00	175.00
635-22-9199	Guerrero, Jorge A	P18	0.00	0.00	152.00	0.00	152.00	175.00	152.00	152.00
Total			655.00	0.00	655.00	0.00	655.00	655.00	655.00	629.00

Total Items Listed In this Period: 4.00

Monthly Detail Report

Account Number: 23930

Employer:
Address:
Phone:

J & L Concrete Inc
3920 Hawthorn Court
Waukegan, IL 60087
(847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: September 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Sep05						
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	0.00	0.00	156.00	175.00	156.00	156.00	
2	Cassidy Conveyor Inc	CD1	0.00	0.00	0.00	0.00	64.75	64.75	0.00	64.75	
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	160.00	175.00	160.00	160.00	
Total			316.00	316.00	0.00	0.00	380.75	380.75	316.00	380.75	

Total Items Listed In this Period: 3.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: October, 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Oct 05	Per Month				
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	0.00	0.00	36.00	175.00	36.00	36.00
2	Cassidy Conveyor Inc	CD1	0.00	0.00	54.75	0.00	54.75	54.75	0.00	54.75
340-66-5294	Frey, Michael	P1	116.50	116.50	0.00	0.00	118.50	175.00	2.00	2.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	146.00	175.00	146.00	146.00
348-60-2418	Patlan, Ignacio	P1	170.50	170.50	0.00	0.00	174.00	174.00	3.50	3.50
348-60-2418	Patlan, Ignacio	CD6	0.00	0.00	0.00	0.00	41.00	1.00	41.00	1.00
Total			515.50	0.00	0.00	54.75	570.25	228.50	243.25	243.25

Total Items Listed in this Period: 6.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: November 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Nov/05					
2	Cassidy Conveyor Inc	CD1	0.00	0.00	0.00	22.25	22.25	22.25	0.00	22.25
335-55-3699	Delgadillo, Oscar	P18	0.00	0.00	0.00	0.00	75.00	175.00	75.00	75.00
387-90-3843	Garcla Jr, Edward	P18	0.00	0.00	0.00	0.00	96.00	175.00	96.00	96.00
3	Illinois Conveyor Services	CD1	0.00	0.00	0.00	41.75	41.75	41.75	0.00	41.75
348-60-2418	Pellan, Ignacio	P1	174.00	174.00	0.00	0.00	217.50	175.00	43.50	1.00
Total			388.50	0.00	64.00	0.00	452.50	214.50	236.00	

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930 **Audit Period:** March 1, 2004 - December 31, 2007
Employer: J & L Concrete Inc **Month:** December 2005
Address: 3920 Hawthorn Court **Page #:** 25 of 38
Phone: Waukegan, IL 60087 **25 of 38**
 (847) 540-8560

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Dec 05						
1	4 M Supplies & Installation	CD1	0.00	0.00	0.00	0.00	5.75	5.75	0.00	5.75	
335-55-3699	Deigadillo, Oscar	P18	0.00	0.00	0.00	0.00	78.00	78.00	78.00	78.00	
340-66-5294	Frey, Michael	CD6	0.00	0.00	41.50	0.00	41.50	175.00	41.50	41.50	
350-70-7524	Garcia, Teodoro	CD6	0.00	0.00	19.75	0.00	19.75	175.00	19.75	19.75	
Total			78.00	0.00	61.25	0.00	145.00	145.00	139.25	145.00	

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8860

Audit Period: March 1, 2004 - December 31, 2007

Month: January 2006

Page #: 26 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jan 06							
335-55-3699	Delgadillo, Oscar	P18	0.00	0.00	0.00	0.00	0.00	0.00	85.50	175.00	85.50	85.50
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	0.00	77.50	175.00	77.50	77.50
350-70-7524	Garcia, Teodoro	P1	117.00	117.00	0.00	0.00	0.00	0.00	77.00	175.00	(40.00)	(40.00)
348-60-2418	Patlan, Ignacio	P1	174.00	174.00	0.00	0.00	0.00	0.00	174.00	174.00	0.00	0.00
348-60-2418	Patlan, Ignacio	CD6	0.00	0.00	0.00	0.00	0.00	0.00	40.00	1.00	40.00	1.00
464-02-2739	Rosas, Jose	P1	120.00	120.00	0.00	0.00	0.00	0.00	80.00	175.00	(40.00)	(40.00)
				Total	494.00	40.00	0.00	0.00	534.00	123.00	84.00	84.00

Total Items Listed in this Period: 6.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: February 2006
 Page #: 27 of 88

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Feb 06					
2	Cassidy Conveyor Inc	CD1	0.00	0.00	109.25	0.00	109.25	109.25	0.00	109.25
335-55-3699	Delgadillo, Oscar	P18	0.00	0.00	64.00	0.00	64.00	175.00	64.00	64.00
340-66-5294	Frey, Michael	P1	41.50	41.50	41.50	0.00	41.50	41.50	0.00	0.00
340-66-5294	Frey, Michael	CD6	0.00	0.00	0.00	0.00	41.50	133.50	41.50	41.50
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	125.00	0.00	125.00	175.00	125.00	125.00
Total				339.75	0.00	41.50	0.00	381.25	230.50	339.75

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: March 2006
 Page #: 28 of 88

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Mar 06						
335-55-3699	Delgadillo, Oscar	P-18	0.00	0.00	0.00	0.00	0.00	175.00	68.50	68.50	68.50
340-66-5294	Frey, Michael	CD6	0.00	0.00	44.50	80.00	0.00	175.00	170.00	170.00	170.00
387-80-3843	Garcia Jr, Eduardo	P-18	0.00	0.00	0.00	0.00	0.00	175.00	209.50	209.50	175.00
Total			278.00	45.50	44.50	80.00	0.00	448.00	448.00	448.00	413.50

Total Items Listed in this Period: 3.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: April 2006
 Page #: 29 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Apr06	Apr06	Apr06	Apr06				
2	Cassidy Conveyor Inc	CD1	0.00	0.00	76.50	116.50	54.75	0.00	247.75	247.75	0.00	247.75
335-55-3689	Delgadillo, Oscar	P18	0.00	0.00	0.00	0.00	0.00	0.00	196.50	175.00	196.50	175.00
340-66-5294	Frey, Michael	CD6	0.00	0.00	40.75	51.25	0.00	0.00	125.25	175.00	125.25	175.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	0.00	132.50	175.00	132.50	175.00
338-82-5177	Medina, Luis	P18	0.00	0.00	0.00	0.00	0.00	0.00	16.00	175.00	16.00	175.00
348-60-2418	Paltan, Ignacio	P1	160.00	160.00	0.00	0.00	0.00	0.00	160.00	160.00	0.00	0.00
348-60-2418	Paltan, Ignacio	CD6	0.00	0.00	0.00	0.00	14.50	0.00	14.50	15.00	14.50	15.00
Total				538.25	117.25	167.75	69.25	0.00	892.50		484.75	711.00

Total Items Listed In this Period: 7.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: May 2006
 Page #: 30 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					May-06	0.00				
335-55-3699	Delgadillo, Oscar	P18	0.00	0.00	0.00	0.00	182.50	175.00	182.50	175.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	160.00	175.00	160.00	160.00
Total			0.00	0.00	0.00	0.00	342.50	0.00	342.50	335.00

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: June 2006
 Page #: 31 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jun06						
335-55-3699	Delgadillo, Oscar	P18	0.00	0.00	0.00	0.00	84.00	175.00	84.00	84.00	
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	133.50	175.00	133.50	133.50	
3	Illinois Conveyor Services	CD1	0.00	0.00	0.00	0.00	41.00	41.00	0.00	41.00	
348-60-2418	Patlan, Ignacio	P1	119.50	119.50	0.00	0.00	126.50	175.00	7.00	7.00	
Total			119.50	119.50	0.00	0.00	385.00	175.00	224.50	265.50	

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8580

Audit Period: March 1, 2004 - December 31, 2007
 Month: July 2006
 Page #: 32 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jul 06	Aug 06				
1	4 M Supplies & Installation	CD1	0.00	0.00	0.00	0.00	5.75	5.75	0.00	5.75
946-76-6724	Cardenas, Armeno	P18	0.00	0.00	0.00	0.00	27.00	175.00	27.00	27.00
2	Cassidy Conveyor Inc	CD1	0.00	0.00	0.00	34.00	187.25	187.25	0.00	187.25
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	133.50	175.00	133.50	133.50
3	Illinois Conveyor Services	CD1	0.00	0.00	0.00	20.50	20.50	20.50	0.00	20.50
Total			0.00	0.00	0.00	34.00	319.50	374.00	160.50	374.00

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: August 2006
 Page #: 33 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Aug 06							
2	Cassidy Conveyor Inc	CD1	0.00	0.00	103.25	71.00	0.00	0.00	235.25	235.25	0.00	235.25
340-66-5294	Frey, Michael	P1	176.00	175.00	0.00	0.00	0.00	0.00	175.00	175.00	0.00	0.00
340-66-5294	Frey, Michael	CD6	0.00	0.00	0.00	0.00	0.00	28.25	0.00	0.00	28.25	0.00
387-90-3843	Garcia Jr, Eduardo	P18	0.00	0.00	0.00	0.00	0.00	0.00	175.00	175.00	107.50	107.50
3	Illinois Conveyor Services	CD1	0.00	0.00	17.00	0.00	0.00	0.00	17.00	17.00	0.00	17.00
Total				344.50	120.25	71.00	0.00	28.25	584.00		136.76	359.76

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930 Audit Period: March 1, 2004 - December 31, 2007
 Employer: J & L Concrete Inc Month: September 2006
 Address: 3920 Hawthorn Court Page #: 34 of 38
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					06	07	08				
334-84-1590	Castaneda, Sam	CD11	0.00	0.00	0.00	38.75	0.00	175.00	38.75	38.75	
340-66-5294	Frey, Michael	CD8	0.00	0.00	31.50	48.25	0.00	175.00	158.00	158.00	
348-60-2418	Patlan, Ignacio	P1	136.50	136.50	0.00	0.00	0.00	136.50	0.00	0.00	
348-60-2418	Patlan, Ignacio	CD6	0.00	0.00	0.00	17.75	0.00	38.50	51.25	38.50	
Total				197.50	50.75	31.50	104.75	0.00	384.50	248.00	235.25

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: October, 2006
 Page #: 35 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Oct 06	Nov 06	Dec 06	Jan 07				
334-84-1590	Castaneda, Sam	CD11	0.00	0.00	43.75	46.00	35.75	20.25	0.00	145.75	175.00	145.75
340-66-5294	Frey, Michael	CD6	0.00	0.00	49.50	38.75	30.25	12.50	0.00	131.00	175.00	131.00
348-60-2418	Patlan, Ignacio	P1	144.50	144.50	144.50	0.00	0.00	0.00	0.00	144.50	144.50	0.00
348-60-2418	Patlan, Ignacio	CD6	0.00	0.00	21.00	16.25	13.75	0.00	0.00	51.00	30.50	30.50
Total			144.50	144.50	258.75	101.00	79.75	32.75	0.00	472.25	327.75	307.25

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: November 2006
 Page #: 36 of 88

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Nov06							
2	Cassidy Conveyor Inc	CD1	0.00	0.00	0.00	0.00	0.00	59.75	59.75	0.00	59.75	
334-84-1590	Castaneda, Sam	CD11	0.00	0.00	39.25	44.50	24.75	188.00	175.00	188.00	175.00	
340-66-6294	Frey, Michael	CD6	0.00	0.00	32.75	36.50	31.50	166.25	175.00	166.25	166.25	
348-60-2418	Patlan, Ignacio	P1	192.00	175.00	0.00	0.00	0.00	192.00	175.00	0.00	0.00	
348-60-2418	Patlan, Ignacio	CD6	0.00	0.00	6.25	9.50	4.25	45.75	0.00	45.75	0.00	
Total			273.50	149.00	78.25	90.50	60.50	651.75	400.00	401.00	401.00	

Total Items Listed in this Period: 5.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560
 Audit Period: March 1, 2004 - December 31, 2007
 Month: December 2006
 Page #: 37 of 88

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours: Per Month				Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Dec:06	0.00	0.00	0.00				
334-84-1590	Castaneda, Sam	CD11	0.00	0.00	24.25	26.50	0.00	0.00	50.75	175.00	50.75	50.75
340-66-6294	Frey, Michael	CD6	0.00	0.00	26.50	20.50	36.00	23.75	105.75	175.00	105.75	105.75
348-60-2418	Pattan, Ignacio	P1	113.50	113.50	113.50	0.00	0.00	0.00	113.50	113.50	0.00	0.00
348-60-2418	Pattan, Ignacio	CD6	0.00	0.00	0.00	0.00	5.25	31.00	36.25	61.50	36.25	36.25
Total			163.25	47.00	41.25	54.75	0.00	306.25	192.75	192.75	192.75	192.75

Total Items Listed in this Period: 4.00

Monthly Detail Report

Account Number: 23930
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: August 2007
 Page #: 38 of 38

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Aug 07						
340-66-5294	Frey, Michael	P11	0.00	0.00	24.00	0.00	0.00	0.00	175.00	24.00	24.00
Total			0.00	0.00	24.00	0.00	0.00	0.00	175.00	24.00	24.00

Total Items Listed in this Period: 1.00

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EXHIBIT A-3

Discrepancy Summary By Month

Account Number:	50801	Audit Period:	March 1, 2004 - December 31, 2007
Employer:	J & L Concrete Inc	Contact:	Robert Noel
Address:	3920 Hawthorn Court Waukegan, IL 60087	Title:	Mortgage Company
Phone:	(847) 540-8560	Page:	1 of 18

Reporting Period	Discrepancy Total Hours	Discrepancy Benefit Hours	Contribution Rate	Discrepancy Amount
July 2004	0.00	(40.00)	4.93	(\$197.20)
August 2004	0.00	14.00	4.93	\$69.02
September 2004	0.00	26.00	4.93	\$128.18
October 2004	0.00	(9.50)	5.56	(\$47.26)
November 2004	0.00	43.00	5.56	\$239.08
December 2004	0.00	38.50	5.56	\$214.06
January 2005	0.00	9.50	5.56	\$52.82
March 2005	0.00	54.50	5.56	\$303.02
April 2005	0.00	(108.50)	5.56	(\$603.26)
May 2005	0.00	19.00	5.56	\$105.64
June 2005	0.00	117.50	5.56	\$653.30
September 2005	0.00	(40.00)	5.56	(\$222.40)
October 2005	0.00	(9.00)	6.76	(\$60.84)
November 2005	0.00	39.50	6.76	\$267.02
January 2006	0.00	(43.00)	6.76	(\$290.68)
Total Hours	0.00	Benefit Hours 112.50	Discrepancy Amount	\$610.50
			Liquidated Damages	\$122.10
			Total Amount Due	\$732.60

Preliminary Findings

Discrepancy Summary By Error Type

Account Number:	50801	Audit Period:	March 1, 2004 - December 31, 2007
Employer:	J & L Concrete Inc	Contact:	Robert Noel
Address:	3920 Hawthorn Court Waukegan, IL 60087	Title:	Mortgage Company
Phone:	(847) 540-8560	Page:	2 of 18

Code	Description	Dollar Amount
SIGNATORY EMPLOYER: PAYROLL		
P1	Clerical Error	\$ 1,890.36
P3	Individual Not Reported From Date of Hire	\$ 61.16
P9	Over-Reported Hours Worked	\$ (1,482.80)
P11	Omitted Electronic Record Individual Performing Jurisdictional Work	\$ 141.78
Sub-Total Discrepancies From All Listed Codes		\$ 610.50
Liquidated Damages		\$ 122.10
Total Amount Due		\$ 732.60

Liquidated Damages Schedule

Account Number:	50801	Audit Period:	March 1, 2004 - December 31, 2007
Employer:	J & L Concrete Inc	Contact:	Robert Noel
Address:	3920 Hawthorn Court Waukegan, IL 60087	Title:	Mortgage Company
Phone:	(847) 540-8560	Page:	3 of 18

Reporting Period	Contributions Due	Compounding Periods	Calculating Percentage	Total Liquidated Damages Owed
July 2004	(197.20)	56.00		
August 2004	69.02	55.00	20.00%	13.80
September 2004	128.18	54.00	20.00%	25.64
October 2004	(47.26)	53.00		
November 2004	239.08	52.00	20.00%	47.82
December 2004	214.06	51.00	20.00%	42.81
January 2005	52.82	50.00	20.00%	10.56
March 2005	303.02	49.00	20.00%	60.60
April 2005	(603.26)	48.00		
May 2005	105.64	47.00	20.00%	21.13
June 2005	653.30	46.00	20.00%	130.66
September 2005	(222.40)	43.00		
October 2005	(60.84)	42.00		
November 2005	267.02	41.00	20.00%	53.40
January 2006	(290.68)	39.00		
Total Discrepancies	\$ 610.50			
		Total Damages this Schedule		406.42
		20% of Discrepancies		122.10
Assessed Damages				\$122.10

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: July 2004
 Page #: 4 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jul-04						
324-92-7564	Catalan, Jassifred	P9	82.00	82.00	42.00	0.00	0.00	42.00			(40.00)
Total			82.00	82.00	42.00	0.00	0.00	42.00		0.00	(40.00)

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2007 - December 31, 2007

Month: August 2007

Page #: 5 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Aug-04	Aug-04				
324-92-7564	Catalan, Jassfred	P1	119.00	119.00	0.00	0.00	133.00	0.00	0.00	14.00
Total			133.00	133.00	0.00	0.00	133.00	0.00	0.00	14.00

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 to December 31, 2007
 Month: September 2004
 Page #: 6 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Sep-04	0.00				
324-92-7564	Catalan, Jassfied	P1	150.00	150.00	176.00	0.00	176.00	0.00	0.00	26.00
Total			176.00	176.00	0.00	0.00	176.00	0.00	0.00	26.00

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801 Audit Period: March 1, 2004 to December 31, 2007
 Employer: J & L Concrete Inc Month: October 2004
 Address: 3920 Hawthorn Court Page #: 7 of 18
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Oct-04						
338-56-2778	Stedman, Eric	P9	133.50	133.50	0.00	0.00	0.00	0.00	0.00	0.00	(8.50)
Total				125.00	125.00	0.00	0.00	0.00	0.00	0.00	(8.50)

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801 Audit Period: March 1, 2004 to December 31, 2007
 Employer: J & L Concrete Inc Month: November 2004
 Address: 3920 Hawthorn Court Page #: 3 of 18
 Phone: Waukegan, IL 60087

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Nov-04					
324-92-7564	Catalan, Jassfred	P1	113.50	113.50	0.00	0.00	131.00			17.50
338-56-2778	Stedman, Eric	P11	0.00	0.00	0.00	0.00	25.50			25.50
Total			113.50	113.50	0.00	0.00	156.50	0.00	0.00	43.00

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007

Month: December 2004

Page #: 6 of 14

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Capped Hours	Total Hour Difference	Benefit Hour Difference
					Dec-04	Total Hours			
324-92-7664	Catalan, Jassifred	P1	130.00	130.00	168.50	168.50	0.00	0.00	38.50
			Total	Total	168.50	168.50	0.00	0.00	38.50

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2006 to December 31, 2007

Month: January 2006

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jan-05	0.00				
324-92-7564	Catalan, Jassfred	P1	84.00	84.00	93.50	0.00	93.50		0.00	9.50
Total			84.00	84.00	93.50	0.00	93.50		0.00	9.50

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc.
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2005 to December 31, 2007

Month: March 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month					Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jan-05								
324-92-7564	Catalan, Jassfired	P1	134.50	134.50	0.00	0.00	0.00	0.00	0.00	188.00		0.00	53.50
338-56-2778	Stedman, Eric	P1	120.00	120.00	0.00	0.00	0.00	0.00	0.00	121.00		0.00	1.00
Total			309.00	309.00	0.00	0.00	0.00	0.00	0.00	309.00		0.00	54.50

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 to December 31, 2007

Month: April 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Apr-05						
324-92-7564	Catalan, Jassfred	P9	188.00	188.00	128.50	0.00	0.00	128.50			(59.50)
344-64-7026	Malina, Richard	P3	0.00	0.00	11.00	0.00	0.00	11.00			11.00
338-56-2778	Stedman, Eric	P9	121.00	121.00	61.00	0.00	0.00	61.00			(60.00)
Total			200.50	200.50	200.50	0.00	0.00	200.50		0.00	(108.50)

Total Items Listed in this Period: 3.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2005 to December 31, 2007

Month: May 2005

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Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					May 05	0.00				
324-92-7564	Catalan, Jassfred	P1	121.50	121.50	0.00	0.00	131.50			10.00
344-64-7026	Malina, Richard	P1	140.00	140.00	0.00	0.00	149.00			9.00
Total			280.50	280.50	0.00	0.00	280.50		0.00	19.00

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2007 - December 31, 2007

Month: June 2006

Page #: 14 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month												Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05				
324-92-7564	Catalan, Jassfred	P1	146.00	146.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	185.50	0.00	39.50	
344-64-7026	Malina, Richard	P1	166.00	166.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	244.00	0.00	78.00	
Total			429.50	429.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	429.50	0.00	117.50	

Total Items Listed in this Period: 2.00

Monthly Detail Report

Account Number: 50801
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: September 2005
 Page #: 15 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month		Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Sep-05	0.00				
324-92-7564	Catalan, Jassifred	P9	176.50	176.50	136.50	0.00	136.50	0.00	0.00	(40.00)
Total			136.50	0.00	0.00	0.00	136.50	0.00	0.00	(40.00)

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801

Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8860

Audit Period: March 1, 2006 to December 31, 2007

Month: October 2005

Page #: 16 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Oct-05						
324-92-7564	Catalan, Jassifred	P9	151.50	151.50	142.50	0.00	0.00	0.00	0.00	0.00	(9.00)
Total			142.50	0.00	0.00	0.00	142.50	0.00	0.00	0.00	(9.00)

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560

Audit Period: March 1, 2004 - December 31, 2007
 Month: November 2005
 Page #: 17 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Nov 05						
324-92-7564	Catalan, Jassfred	P1	51.50	51.50	91.00	0.00	0.00	0.00	0.00	0.00	39.50
Total			91.00	91.00	0.00	0.00	0.00	0.00	0.00	0.00	39.50

Total Items Listed in this Period: 1.00

Monthly Detail Report

Account Number: 50801
 Employer: J & L Concrete Inc
 Address: 3920 Hawthorn Court
 Waukegan, IL 60087
 Phone: (847) 540-8560
 Audit Period: March 1, 2007 to December 31, 2007
 Month: January 2008
 Page #: 18 of 18

Reference Number	Employee Name	Error Code	Total Hours Reported	Benefit Hours Reported	Actual Hours Per Month			Total Hours	Capped Hours	Total Hour Difference	Benefit Hour Difference
					Jan-06	0.00	0.00				
324-92-7564	Catalan, Jassfred	Pg	117.50	117.50	74.50	0.00	0.00	74.50			(43.00)
Total			74.50	0.00	0.00	0.00	74.50	0.00	0.00	0.00	(43.00)

Total Items Listed in this Period: 1.00

06C6992
EXHIBIT A-4

Summary of Contributions, Liquidated Damages & Interest Due
For The Reporting Period(s) Specified Below
Computed Through June 16, 2009

Employer Information

File Number 23930
Name J & L CONCRETE, INC.
Address 20876 N RAND ROAD
City, State BARRINGTON, IL. 60010-0000
Telephone

Page Number 1 of 6
Reference Number: 9-109
Date Printed: 06/16/2009

Reporting Period	Delinquent Contributions	Liquidated Damages (1)	Interest (1)	Total Due
March, 2004	\$ 2,212.61	\$ 3,440.21	\$ 856.80	\$ 6,509.62
April, 2004	1,683.50	2,553.98	642.38	4,879.86
May, 2004	1,683.50	2,491.36	632.57	4,807.43
June, 2004	1,818.18	2,624.03	674.32	5,116.53
July, 2004	1,606.54	2,260.58	588.39	4,455.51
August, 2004	2,987.01	4,096.80	1,080.19	8,164.00
September, 2004	3,453.58	4,615.68	1,231.00	9,300.26
October, 2004	3,570.48	4,648.63	1,252.24	9,471.35
November, 2004	2,115.84	2,682.77	730.40	5,529.01
December, 2004	2,501.54	3,087.97	849.33	6,438.84
January, 2005	1,272.81	1,529.16	424.94	3,226.91
February, 2005	3,515.38	4,109.03	1,155.72	8,780.13
March, 2005	3,526.40	4,008.89	1,136.99	8,672.28
April, 2005	1,867.89	2,064.47	590.12	4,522.48
May, 2005	5,543.06	5,953.97	1,714.23	13,211.26
June, 2005	6,562.41	6,847.73	1,987.31	15,397.45
July, 2005	10,598.49	10,739.23	3,139.55	24,477.27
August, 2005	6,931.58	6,817.39	2,007.75	15,756.72
September, 2005	4,195.87	4,003.75	1,185.86	9,385.48
October, 2005	3,084.41	2,854.11	848.34	6,786.86
November, 2005	2,992.48	2,683.89	801.23	6,477.60
December, 2005	1,838.60	1,597.46	478.50	3,914.56
January, 2006	1,065.12	896.01	269.26	2,230.39
February, 2006	4,308.03	3,506.82	1,060.26	8,875.11
March, 2006	5,243.18	4,127.49	1,251.78	10,622.45
April, 2006	9,015.48	6,858.96	2,088.51	17,962.95
May, 2006	4,247.80	3,121.18	953.11	8,322.09
June, 2006	3,366.54	2,387.35	729.57	6,483.46
July, 2006	4,742.32	3,243.18	988.77	8,974.27
August, 2006	4,561.63	3,006.10	913.88	8,481.61
Sub Total	\$ 112,112.26	\$ 112,858.18	\$ 32,263.31	\$ 257,233.75

(1) See Attached Computation

Summary of Contributions, Liquidated Damages & Interest Due
 For The Reporting Period(s) Specified Below
 Computed Through June 16, 2009

Employer Information

File Number 23930
 Name J & L CONCRETE, INC.
 Address 20876 N RAND ROAD
 City, State BARRINGTON, IL. 60010-0000
 Telephone

Page Number 2 of 6
 Reference Number: 9-109
 Date Printed: 06/16/2009

Reporting Period	Delinquent Contributions	Liquidated Damages (1)	Interest (1)	Total Due
September, 2006	\$ 2,982.97	\$ 1,892.63	\$ 574.22	\$ 5,449.82
October, 2006	4,448.98	2,715.32	820.60	7,984.90
November, 2006	5,806.48	3,405.65	1,026.06	10,238.19
December, 2006	2,791.02	1,571.57	471.03	4,833.62
August, 2007	347.52	134.69	37.65	519.86
Grand Total (3)	\$ 128,489.23	\$ 25,697.85	\$ 35,192.87	\$ 189,379.95

(1) See Attached Computation

(3) Total Damages Capped at 20.00% in Accordance With ERISA Limitation

Total Amount Due : \$ 189,379.95 If Paid by June 16, 2009

Computation of Liquidated Damages
For The Reporting Period(s) Specified Below
Computed Through June 16, 2009

Employer Information

File Number 23930
Name J & L CONCRETE, INC.
Address 20876 N RAND ROAD
City, State BARRINGTON, IL. 60010-0000
Telephone

Page Number 3 of 6
Reference Number: 9-109
Date Computed: 06/16/2009

Reporting Period	Contributions Due	Computation Base	Compounding Periods	Computed Damages (2)	Total (3) Damages For Reporting Period
March, 2004	\$ 2,212.61	\$ 2,212.61	63	\$ 3,440.21	\$ 3,440.21
April, 2004	1,683.50	1,683.50	62	2,533.98	2,533.98
May, 2004	1,683.50	1,683.50	61	2,491.36	2,491.36
June, 2004	1,818.18	1,818.18	60	2,624.03	2,624.03
July, 2004	1,606.54	1,606.54	59	2,260.58	2,260.58
August, 2004	2,987.01	2,987.01	58	4,096.80	4,096.80
September, 2004	3,453.58	3,453.58	57	4,615.68	4,615.68
October, 2004	3,570.48	3,570.48	56	4,648.63	4,648.63
November, 2004	2,115.84	2,115.84	55	2,682.77	2,682.77
December, 2004	2,501.54	2,501.54	54	3,087.97	3,087.97
January, 2005	1,272.81	1,272.81	53	1,529.16	1,529.16
February, 2005	3,515.38	3,515.38	52	4,109.03	4,109.03
March, 2005	3,526.40	3,526.40	51	4,008.89	4,008.89
April, 2005	1,867.89	1,867.89	50	2,064.47	2,064.47
May, 2005	5,543.06	5,543.06	49	5,953.97	5,953.97
June, 2005	6,562.41	6,562.41	48	6,847.73	6,847.73
July, 2005	10,598.49	10,598.49	47	10,739.23	10,739.23
August, 2005	6,931.58	6,931.58	46	6,817.39	6,817.39
September, 2005	4,195.87	4,195.87	45	4,003.75	4,003.75
October, 2005	3,084.41	3,084.41	44	2,854.11	2,854.11
November, 2005	2,992.48	2,992.48	43	2,683.89	2,683.89
December, 2005	1,838.60	1,838.60	42	1,597.46	1,597.46
January, 2006	1,065.12	1,065.12	41	896.01	896.01
February, 2006	4,308.03	4,308.03	40	3,506.82	3,506.82
March, 2006	5,243.18	5,243.18	39	4,127.49	4,127.49
April, 2006	9,015.46	9,015.46	38	6,858.96	6,858.96
May, 2006	4,247.80	4,247.80	37	3,121.18	3,121.18
June, 2006	3,366.54	3,366.54	36	2,387.35	2,387.35
Sub-Total	\$ 102,808.31				\$ 106,608.90

Computation of Liquidated Damages
For The Reporting Period(s) Specified Below
Computed Through June 16, 2009

Employer Information

File Number 23930
Name J & L CONCRETE, INC.
Address 20876 N RAND ROAD
City, State BARRINGTON, IL. 60010-0000
Telephone

Page Number 4 of 6
Reference Number: 9-109
Date Computed: 06/16/2009

Reporting Period	Contributions Due	Computation Base	Compounding Periods	Computed Damages (2)	Total (3) Damages For Reporting Period
July, 2006	\$ 4,742.32	\$ 4,742.32	35	\$ 3,243.18	\$ 3,243.18
August, 2006	4,561.63	4,561.63	34	3,006.10	3,006.10
September, 2006	2,982.97	2,982.97	33	1,892.63	1,892.63
October, 2006	4,448.98	4,448.98	32	2,715.32	2,715.32
November, 2006	5,806.48	5,806.48	31	3,405.65	3,405.65
December, 2006	2,791.02	2,791.02	30	1,571.57	1,571.57
August, 2007	347.52	347.52	22	134.69	134.69
Total (3)	\$ 28,489.23				\$ 25,697.85

(2) 1.50% Compounded per Month (or portion thereof)

(3) Total Damages Capped at 20.00% in Accordance With ERISA Limitation

Computation of Interest
For The Reporting Period(s) Specified Below
Computed Through June 16, 2009

Employer Information

File Number 23930
Name J & L CONCRETE, INC.
Address 20876 N RAND ROAD
City, State BARRINGTON, IL. 60010-0000
Telephone

Page Number 5 of 6
Reference Number: 9-109
Date Computed: 06/16/2009

Reporting Period	Contributions Due	Computation Base	Delinquent Period From	To	Days	Computed Interest (3)	Total Interest For Reporting Period
March, 2004	\$ 2,212.61	\$ 2,212.61	04/21/2004	06/16/2009	1,883	\$ 856.80	\$ 856.80
April, 2004	1,683.50	1,683.50	05/21/2004	06/16/2009	1,853	642.38	642.38
May, 2004	1,683.50	1,683.50	06/21/2004	06/16/2009	1,822	632.57	632.57
June, 2004	1,818.18	1,818.18	07/21/2004	06/16/2009	1,792	674.32	674.32
July, 2004	1,606.54	1,606.54	08/21/2004	06/16/2009	1,761	588.39	588.39
August, 2004	2,987.01	2,987.01	09/21/2004	06/16/2009	1,730	1,080.19	1,080.19
September, 2004	3,453.58	3,453.58	10/21/2004	06/16/2009	1,700	1,231.00	1,231.00
October, 2004	3,570.48	3,570.48	11/21/2004	06/16/2009	1,669	1,252.24	1,252.24
November, 2004	2,115.84	2,115.84	12/21/2004	06/16/2009	1,639	730.40	730.40
December, 2004	2,501.54	2,501.54	01/21/2005	06/16/2009	1,608	849.33	849.33
January, 2005	1,272.81	1,272.81	02/21/2005	06/16/2009	1,577	424.94	424.94
February, 2005	3,515.38	3,515.38	03/21/2005	06/16/2009	1,549	1,155.72	1,155.72
March, 2005	3,526.40	3,526.40	04/21/2005	06/16/2009	1,518	1,136.99	1,136.99
April, 2005	1,867.89	1,867.89	05/21/2005	06/16/2009	1,488	590.12	590.12
May, 2005	5,543.06	5,543.06	06/21/2005	06/16/2009	1,457	1,714.23	1,714.23
June, 2005	6,562.41	6,562.41	07/21/2005	06/16/2009	1,427	1,987.31	1,987.31
July, 2005	10,598.49	10,598.49	08/21/2005	06/16/2009	1,396	3,139.55	3,139.55
August, 2005	6,931.58	6,931.58	09/21/2005	06/16/2009	1,365	2,007.75	2,007.75
September, 2005	4,195.87	4,195.87	10/21/2005	06/16/2009	1,335	1,185.86	1,185.86
October, 2005	3,084.41	3,084.41	11/21/2005	06/16/2009	1,304	848.34	848.34
November, 2005	2,992.48	2,992.48	12/21/2005	06/16/2009	1,274	801.23	801.23
December, 2005	1,838.60	1,838.60	01/21/2006	06/16/2009	1,243	478.50	478.50
January, 2006	1,065.12	1,065.12	02/21/2006	06/16/2009	1,212	269.26	269.26
February, 2006	4,308.03	4,308.03	03/21/2006	06/16/2009	1,184	1,060.26	1,060.26
March, 2006	5,243.18	5,243.18	04/21/2006	06/16/2009	1,153	1,251.78	1,251.78
April, 2006	9,015.48	9,015.48	05/21/2006	06/16/2009	1,123	2,088.51	2,088.51
May, 2006	4,247.80	4,247.80	06/21/2006	06/16/2009	1,092	953.11	953.11
June, 2006	3,366.54	3,366.54	07/21/2006	06/16/2009	1,062	729.57	729.57
Sub-Total	\$ 102,808.31						\$ 30,360.67

(3) Compounded Daily per Internal Revenue Code Section 6621

Computation of Interest
 For The Reporting Period(s) Specified Below
 Computed Through June 16, 2009

Employer Information

File Number 23930
 Name J & L CONCRETE, INC.
 Address 20876 N RAND ROAD
 City, State BARRINGTON, IL. 60010-0000
 Telephone

Page Number 6 of 6
 Reference Number: 9-109
 Date Computed: 06/16/2009

Reporting Period	Contributions		Computation		Delinquent Period		Computed Interest (3)	Total Interest For Reporting Period
	Due	Base	From	To	Days			
July, 2006	\$ 4,742.32	\$ 4,742.32	08/21/2006	06/16/2009	1,031	\$ 988.77	\$ 988.77	
August, 2006	4,561.63	4,561.63	09/21/2006	06/16/2009	1,000	913.88	913.88	
September, 2006	2,982.97	2,982.97	10/21/2006	06/16/2009	970	574.22	574.22	
October, 2006	4,448.98	4,448.98	11/21/2006	06/16/2009	339	820.60	820.60	
November, 2006	5,806.48	5,806.48	12/21/2006	06/16/2009	909	1,026.06	1,026.06	
December, 2006	2,791.02	2,791.02	01/21/2007	06/16/2009	878	471.03	471.03	
August, 2007	347.52	347.52	09/21/2007	06/16/2009	635	37.65	37.65	
Total	\$ 128,489.23						\$ 35,192.87	

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EXHIBIT A-5

Summary of Contributions, Liquidated Damages & Interest Due
 For The Reporting Period(s) Specified Below
 Computed Through June 16, 2009

Employer Information

File Number 50801
 Name J & L CONCRETE, INC
 Address 20876 N RAND RD
 City, State BARRINGTON, IL. 60010-0000
 Telephone

Page Number 1 of 3
 Reference Number: 9-110
 Date Printed: 06/16/2009

Reporting Period	Delinquent Contributions	Liquidated Damages (1)	Interest(1)	Total Due
July, 2004	\$ (197.20)		\$ (72.22)	\$ (269.42)
August, 2004	69.02	\$ 94.66	24.96	188.64
September, 2004	128.18	171.31	45.69	345.18
October, 2004	(47.26)		(16.58)	(63.84)
November, 2004	239.08	303.14	82.53	624.75
December, 2004	214.06	264.24	72.68	550.98
January, 2005	52.82	63.46	17.63	133.91
March, 2005	303.02	344.48	97.70	745.20
April, 2005	(603.26)		(190.59)	(793.85)
May, 2005	105.64	113.47	32.67	251.78
June, 2005	653.30	681.70	197.84	1,532.84
September, 2005	(222.40)		(62.86)	(285.26)
October, 2005	(60.84)		(16.73)	(77.57)
November, 2005	267.02	239.48	71.49	577.99
January, 2006	(290.68)		(73.48)	(364.16)
Grand Total (3)	\$ 610.50	\$ 122.10	\$ 210.74	\$ 943.34

(1) See Attached Computation

(3) Total Damages Capped at 20.00% in Accordance With ERISA Limitation

Total Amount Due : \$ 943.34 If Paid by June 16, 2009

Computation of Liquidated Damages
For The Reporting Period(s) Specified Below
Computed Through June 16, 2009

Employer Information

File Number 50801
Name J & L CONCRETE, INC
Address 20876 N RAND RD
City, State BARRINGTON, IL. 60010-0000
Telephone

Page Number 2 of 3
Reference Number: 9-110
Date Computed: 06/16/2009

Reporting Period	Contributions Due	Computation Base	Compounding Periods	Computed Damages (2)	Total (3) Damages For Reporting Period
July, 2004	\$ (197.20)	\$ (197.20)	59		\$ 0.00
August, 2004	69.02	69.02	58	\$ 94.66	94.66
September, 2004	128.18	128.18	57	171.31	171.31
October, 2004	(47.26)	(47.26)	56		0.00
November, 2004	239.08	239.08	55	303.14	303.14
December, 2004	214.06	214.06	54	264.24	264.24
January, 2005	52.82	52.82	53	63.46	63.46
March, 2005	303.02	303.02	51	344.48	344.48
April, 2005	(603.26)	(603.26)	50		0.00
May, 2005	105.64	105.64	49	113.47	113.47
June, 2005	653.30	653.30	48	681.70	681.70
September, 2005	(222.40)	(222.40)	45		0.00
October, 2005	(60.84)	(60.84)	44		0.00
November, 2005	267.02	267.02	43	239.48	239.48
January, 2006	(290.68)	(290.68)	41		0.00
Total (3)	\$ 610.50				\$ 122.10

(2) 1.50% Compounded per Month (or portion thereof)

(3) Total Damages Capped at 20.00% in Accordance With ERISA Limitation

Computation of Interest
For The Reporting Period(s) Specified Below
Computed Through June 16, 2009

Employer Information

File Number 50801
Name J & L CONCRETE, INC
Address 20876 N RAND RD
City, State BARRINGTON, IL. 60010-0000
Telephone

Page Number 3 of 3
Reference Number: 9-110
Date Computed: 06/16/2009

Reporting Period	Contributions Due	Computation Base	Delinquent Period From	To	Days	Computed Interest (3)	Total Interest For Reporting Period	
July, 2004	\$ (197.20)	\$ (197.20)	08/21/2004	-	06/16/2009	1,761	\$ (72.22)	\$ (72.22)
August, 2004	69.02	69.02	08/21/2004	-	06/16/2009	1,730	24.96	24.96
September, 2004	128.18	128.18	10/21/2004	-	06/16/2009	1,700	45.69	45.69
October, 2004	(47.26)	(47.26)	11/21/2004	-	06/16/2009	1,669	(16.58)	(16.58)
November, 2004	239.08	239.08	12/21/2004	-	06/16/2009	1,639	82.53	82.53
December, 2004	214.06	214.06	01/21/2005	-	06/16/2009	1,608	72.68	72.68
January, 2005	52.82	52.82	02/21/2005	-	06/16/2009	1,577	17.63	17.63
March, 2005	303.02	303.02	04/21/2005	-	06/16/2009	1,518	97.70	97.70
April, 2005	(603.26)	(603.26)	05/21/2005	-	06/16/2009	1,488	(190.59)	(190.59)
May, 2005	105.64	105.64	06/21/2005	-	06/16/2009	1,457	32.67	32.67
June, 2005	653.30	653.30	07/21/2005	-	06/16/2009	1,427	197.84	197.84
September, 2005	(222.40)	(222.40)	10/21/2005	-	06/16/2009	1,335	(62.86)	(62.86)
October, 2005	(60.84)	(60.84)	11/21/2005	-	06/16/2009	1,304	(16.73)	(16.73)
November, 2005	267.02	267.02	12/21/2005	-	06/16/2009	1,274	71.49	71.49
January, 2006	(290.68)	(290.68)	02/21/2006	-	06/16/2009	1,212	(73.48)	(73.48)
Total	\$ 610.50						\$ 210.74	