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**Return of Private Foundation**  
or Section 4947(a)(1) Trust Treated as Private Foundation

OMB No 1545-0052

**2013**Department of the Treasury  
Internal Revenue Service▶ Do not enter Social Security numbers on this form as it may be made public.  
▶ Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

Open to Public Inspection

For calendar year 2013 or tax year beginning

, 2013, and ending

, 20

Name of foundation <b>Milton A. &amp; Charlotte R. Kramer Charitable Foundation</b>		A Employer identification number <b>34-1467089</b>
Number and street (or P.O. box number if mail is not delivered to street address) <b>North Point Tower; 1001 Lakeside Avenue</b>	Room/suite <b>900</b>	B Telephone number (see instructions) <b>216-523-8125</b>
City or town, state or province, country, and ZIP or foreign postal code <b>Cleveland OH 44114</b>		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ <b>5163448</b>	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

(Part I, column (d) must be on cash basis)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	52	52	52	
	4 Dividends and interest from securities	89057	89057	89057	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	(18)			
	b Gross sales price for all assets on line 6a	704			
	7 Capital gain net income (from Part IV, line 2)		0		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less: Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	89099	89109	89109		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)	5137	5137	5137	
	b Accounting fees (attach schedule)	1650	1650	1650	
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	18650	1760	1760	
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy	2029			2029
	21 Travel, conferences, and meetings	2318			2318
	22 Printing and publications				
	23 Other expenses (attach schedule)	2553	2553	2553	4347
	24 Total operating and administrative expenses. Add lines 13 through 23	32337	11100	11100	
	25 Contributions, gifts, grants paid	519169			519169
26 Total expenses and disbursements. Add lines 24 and 25	551505	11100	11100	523516	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	(462415)				
b Net investment income (if negative, enter -0-)		78009			
c Adjusted net income (if negative, enter -0-)			78009		

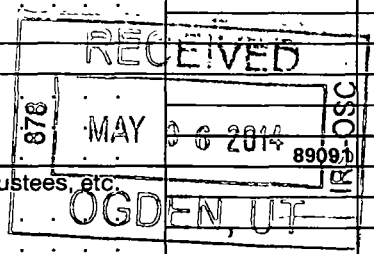
For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

Form **990-PF** (2013)

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SCANNED MAY 12 2014



<b>Part II Balance Sheets</b>		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	<b>1</b>	Cash—non-interest-bearing . . . . .				
	<b>2</b>	Savings and temporary cash investments . . . . .	69347	137804	137804	
	<b>3</b>	Accounts receivable ▶				
		Less: allowance for doubtful accounts ▶	530150			
	<b>4</b>	Pledges receivable ▶				
		Less: allowance for doubtful accounts ▶				
	<b>5</b>	Grants receivable . . . . .				
	<b>6</b>	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .				
	<b>7</b>	Other notes and loans receivable (attach schedule) ▶				
		Less: allowance for doubtful accounts ▶				
	<b>8</b>	Inventories for sale or use . . . . .				
	<b>9</b>	Prepaid expenses and deferred charges . . . . .				
	<b>10a</b>	Investments—U.S. and state government obligations (attach schedule)	107877	107154	132878	
	<b>b</b>	Investments—corporate stock (attach schedule) . . . . .	4844	4844	4744	
	<b>c</b>	Investments—corporate bonds (attach schedule) . . . . .	25000	25000	25000	
	<b>11</b>	Investments—land, buildings, and equipment: basis ▶				
	Less: accumulated depreciation (attach schedule) ▶					
<b>12</b>	Investments—mortgage loans . . . . .					
<b>13</b>	Investments—other (attach schedule) . . . . .					
<b>14</b>	Land, buildings, and equipment: basis ▶					
	Less: accumulated depreciation (attach schedule) ▶					
<b>15</b>	Other assets (describe ▶ )	2553098	2553099	4863022		
<b>16</b>	<b>Total assets</b> (to be completed by all filers—see the instructions. Also, see page 1, item I) . . . . .	3290316	2827901	5163448		
<b>Liabilities</b>	<b>17</b>	Accounts payable and accrued expenses . . . . .				
	<b>18</b>	Grants payable . . . . .				
	<b>19</b>	Deferred revenue . . . . .				
	<b>20</b>	Loans from officers, directors, trustees, and other disqualified persons				
	<b>21</b>	Mortgages and other notes payable (attach schedule) . . . . .				
	<b>22</b>	Other liabilities (describe ▶ )				
	<b>23</b>	<b>Total liabilities</b> (add lines 17 through 22) . . . . .				
<b>Net Assets or Fund Balances</b>	<b>Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/></b> <b>and complete lines 24 through 26 and lines 30 and 31.</b>					
	<b>24</b>	Unrestricted . . . . .				
	<b>25</b>	Temporarily restricted . . . . .				
	<b>26</b>	Permanently restricted . . . . .				
	<b>Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/></b> <b>and complete lines 27 through 31.</b>					
	<b>27</b>	Capital stock, trust principal, or current funds . . . . .	3290316	2827901		
	<b>28</b>	Paid-in or capital surplus, or land, bldg., and equipment fund				
	<b>29</b>	Retained earnings, accumulated income, endowment, or other funds				
<b>30</b>	<b>Total net assets or fund balances</b> (see instructions) . . . . .	3290316	2827901			
<b>31</b>	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	3290316	2827901			

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b>	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return) . . . . .	<b>1</b>	3290316
<b>2</b>	Enter amount from Part I, line 27a . . . . .	<b>2</b>	(462415)
<b>3</b>	Other increases not included in line 2 (itemize) ▶	<b>3</b>	
<b>4</b>	Add lines 1, 2, and 3 . . . . .	<b>4</b>	2827901
<b>5</b>	Decreases not included in line 2 (itemize) ▶	<b>5</b>	
<b>6</b>	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	<b>6</b>	2827901

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a</b>	Goldman Sachs - schedule attached	P	Various	Various
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
<b>a</b>	704	722	(18)	
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
<b>2</b>	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		<b>2</b>	(18)
<b>3</b>	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 . . . . .		<b>3</b>	

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☐ No  
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col. (c))
2012	8293	4442100	.002
2011	372290	4271649	.087
2010	528215	4641350	.114
2009	406811	4437131	.092
2008	452938	4027951	.112
<b>2</b>	Total of line 1, column (d) . . . . .		<b>2</b> .407
<b>3</b>	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years . . . . .		<b>3</b> .081
<b>4</b>	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5 . . . . .		<b>4</b> 4834634
<b>5</b>	Multiply line 4 by line 3 . . . . .		<b>5</b> 391605
<b>6</b>	Enter 1% of net investment income (1% of Part I, line 27b) . . . . .		<b>6</b> 780
<b>7</b>	Add lines 5 and 6 . . . . .		<b>7</b> 392385
<b>8</b>	Enter qualifying distributions from Part XII, line 4 . . . . . If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.		<b>8</b> 523516

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)**

<b>1a</b>	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)			
<b>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>		780
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>		
<b>3</b>	Add lines 1 and 2	<b>3</b>		780
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>		
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>		780
<b>6</b>	Credits/Payments:			
<b>a</b>	2013 estimated tax payments and 2012 overpayment credited to 2013	<b>6a</b>		5000
<b>b</b>	Exempt foreign organizations—tax withheld at source	<b>6b</b>		
<b>c</b>	Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>		
<b>d</b>	Backup withholding erroneously withheld	<b>6d</b>		
<b>7</b>	Total credits and payments. Add lines 6a through 6d	<b>7</b>		5000
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>		
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>		
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>		4220
<b>11</b>	Enter the amount of line 10 to be. <b>Credited to 2014 estimated tax</b> 4220 <b>Refunded</b>	<b>11</b>		

**Part VII-A Statements Regarding Activities**

	Yes	No
<b>1a</b> During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		✓
<b>b</b> Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		✓
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year?		✓
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ► \$ _____ (2) On foundation managers. ► \$ _____		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____		
<b>2</b> Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		✓
<b>3</b> Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		✓
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year?		✓
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?		
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		✓
<b>6</b> Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	✓	
<b>7</b> Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	✓	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered (see instructions) ►		
<b>b</b> If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i>	✓	
<b>9</b> Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		✓
<b>10</b> Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		✓

**Part VII-A Statements Regarding Activities (continued)**

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		✓
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		✓
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	✓	
Website address ▶				
14	The books are in care of ▶ Charlotte R. Kramer	Telephone no. ▶	216-523-8125	
	Located at ▶ North Point Tower; 1001 Lakeside Ave., Suite 900; Cleveland OH	ZIP+4 ▶	44114	
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here. . . . . ▶ <input type="checkbox"/>			
	and enter the amount of tax-exempt interest received or accrued during the year . . . . . ▶ 15			
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? . . . . . ▶ <input type="checkbox"/>	16	Yes	No
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶			✓

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required**

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly):		
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? . . . . . <input type="checkbox"/>	1b	
	Organizations relying on a current notice regarding disaster assistance check here . . . . . ▶ <input type="checkbox"/>		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013? . . . . . <input type="checkbox"/>	1c	✓
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? . . . . . <input type="checkbox"/> Yes <input type="checkbox"/> No		
	If "Yes," list the years ▶ 20 , 20 , 20 , 20		
b	Are there any years listed in 2a for which the foundation is <b>not</b> applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions.) . . . . . <input type="checkbox"/>	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶ 20 , 20 , 20 , 20		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.) . . . . . <input type="checkbox"/>	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	✓
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b	✓

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required** (continued)

- 5a** During the year did the foundation pay or incur any amount to:
- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No
- b** If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ Yes ☒ No
- Organizations relying on a current notice regarding disaster assistance check here ☐ **5b**
- c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No
- If "Yes," attach the statement required by Regulations section 53.4945–5(d).
- 6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No
- b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No **6b**
- If "Yes" to 6b, file Form 8870.
- 7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No
- b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No **7b**

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1 List all officers, directors, trustees, foundation managers and their compensation** (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Schedule attached				

**2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."**

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
N/A				
<b>Total number of other employees paid over \$50,000</b>				<b>▶</b>

**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***3** Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
N/A		
Total number of others receiving over \$50,000 for professional services		▶

**Part IX-A** Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
<b>1</b> N/A	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**Part IX-B** Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
<b>1</b> N/A	
<b>2</b>	
All other program-related investments See instructions	
<b>3</b>	
Total. Add lines 1 through 3	▶



**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	4519047
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	389211
<b>c</b>	Fair market value of all other assets (see instructions) . . . . .	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	4908258
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d . . . . .	<b>3</b>	4908258
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see instructions) . . . . .	<b>4</b>	73624
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	4834634
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	241732

**Part XI Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	241732
<b>2a</b>	Tax on investment income for 2013 from Part VI, line 5 . . . . .	<b>2a</b>	780
<b>b</b>	Income tax for 2013. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b . . . . .	<b>2c</b>	780
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	<b>3</b>	240952
<b>4</b>	Recoveries of amounts treated as qualifying distributions . . . . .	<b>4</b>	
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	240952
<b>6</b>	Deduction from distributable amount (see instructions) . . . . .	<b>6</b>	
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 . . . . .	<b>7</b>	240952

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26 . . . . .	<b>1a</b>	523516
<b>b</b>	Program-related investments—total from Part IX-B . . . . .	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes . . . . .	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	523516
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions) . . . . .	<b>5</b>	
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	<b>6</b>	523516

**Note.** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

**Part XIII Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
<b>1</b> Distributable amount for 2013 from Part XI, line 7 . . . . .				<b>240952</b>
<b>2</b> Undistributed income, if any, as of the end of 2013:				
<b>a</b> Enter amount for 2012 only . . . . .				
<b>b</b> Total for prior years: 20____, 20____, 20____				
<b>3</b> Excess distributions carryover, if any, to 2013:				
<b>a</b> From 2008 . . . . . <b>252625</b>				
<b>b</b> From 2009 . . . . . <b>187635</b>				
<b>c</b> From 2010 . . . . . <b>296741</b>				
<b>d</b> From 2011 . . . . . <b>172372</b>				
<b>e</b> From 2012 . . . . . <b>211180</b>				
<b>f</b> <b>Total</b> of lines 3a through e . . . . .	<b>1120553</b>			
<b>4</b> Qualifying distributions for 2013 from Part XII, line 4: ► \$ <b>523516</b>				
<b>a</b> Applied to 2012, but not more than line 2a . . . . .				
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions) . . . . .				
<b>c</b> Treated as distributions out of corpus (Election required—see instructions) . . . . .				
<b>d</b> Applied to 2013 distributable amount . . . . .				<b>240952</b>
<b>e</b> Remaining amount distributed out of corpus	<b>282564</b>			
<b>5</b> Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)	<b>1403117</b>			
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b . . . . .				
<b>c</b> Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed . . . . .				
<b>d</b> Subtract line 6c from line 6b. Taxable amount—see instructions . . . . .				
<b>e</b> Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount—see instructions . . . . .				
<b>f</b> Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014 . . . . .				
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions) . . . . .				
<b>8</b> Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions) . . . . .	<b>252625</b>			
<b>9</b> <b>Excess distributions carryover to 2014.</b> Subtract lines 7 and 8 from line 6a . . . . .	<b>1150492</b>			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2009 . . . . . <b>187635</b>				
<b>b</b> Excess from 2010 . . . . . <b>296741</b>				
<b>c</b> Excess from 2011 . . . . . <b>172372</b>				
<b>d</b> Excess from 2012 . . . . . <b>211180</b>				
<b>e</b> Excess from 2013 . . . . . <b>282564</b>				

**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9)

**1a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling . . . . . ▶

**b** Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	
<b>2a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .	N/A				
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon:					
<b>a</b> "Assets" alternative test—enter:					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .					
<b>b</b> "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . . . . .					
<b>c</b> "Support" alternative test—enter:					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .					
<b>(3)</b> Largest amount of support from an exempt organization . . . . .					
<b>(4)</b> Gross investment income . . . . .					

**Part XV Supplementary Information** (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see instructions.)

**1 Information Regarding Foundation Managers:**

**a** List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

**b** List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

**2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

**a** The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

**b** The form in which applications should be submitted and information and materials they should include:

**c** Any submission deadlines:

**d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

**Part XV** **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a</b> <i>Paid during the year</i>  Schedule attached				519169
<b>Total</b> . . . . .			<b>3a</b>	519169
<b>b</b> <i>Approved for future payment</i>  Cleveland Clinic Cleveland OH  Dana Farber Cancer Institute Boston Ma  Jewish Federation Cleveland OH	N/A  N/A  N/A	Public  Public  Public	Medical  Medical  General Philanthropic	50000  12500  162500
<b>Total</b> . . . . .			<b>3b</b>	225000

**Part XVI-A Analysis of Income-Producing Activities**

**Enter gross amounts unless otherwise indicated.**

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount		
<b>1</b> Program service revenue:						
<b>a</b> _____						
<b>b</b> _____						
<b>c</b> _____						
<b>d</b> _____						
<b>e</b> _____						
<b>f</b> _____						
<b>g</b> Fees and contracts from government agencies						
<b>2</b> Membership dues and assessments . . . . .						
<b>3</b> Interest on savings and temporary cash investments			<b>14</b>	<b>52</b>		
<b>4</b> Dividends and interest from securities . . . . .			<b>14</b>	<b>89057</b>		
<b>5</b> Net rental income or (loss) from real estate:						
<b>a</b> Debt-financed property . . . . .						
<b>b</b> Not debt-financed property . . . . .						
<b>6</b> Net rental income or (loss) from personal property						
<b>7</b> Other investment income . . . . .						
<b>8</b> Gain or (loss) from sales of assets other than inventory						
<b>9</b> Net income or (loss) from special events . . . .						
<b>10</b> Gross profit or (loss) from sales of inventory . .						
<b>11</b> Other revenue: <b>a</b> _____						
<b>b</b> _____						
<b>c</b> _____						
<b>d</b> _____						
<b>e</b> _____						
<b>12</b> Subtotal. Add columns (b), (d), and (e) . . . . .						
<b>13</b> Total. Add line 12, columns (b), (d), and (e) . . . . .				<b>13</b>		<b>89109</b>

(See worksheet in line 13 instructions to verify calculations.)

## Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

[illegible]



MILTON A. & CHARLOTTE R. KRAMER  
CHARITABLE FOUNDATION 34-1467089  
990PF 2013

**PART I - Analysis of Revenue and Expenses**

**Line 16a Legal fees**

CWRU and Hebrew University student exchange  
pilot program

5137

**Line 16b Accounting fees**

Review of 2012 990 PF

1650

**Line 18 - Taxes**

Foreign tax

725

Franchise tax

635

State of Ohio Filing Fee FYE 11/30/12

200

State of Ohio Filing Fee YE 2012

200

Payment with 990 PF 2012 Return

11890

990PF 2013 Estimated Payment

5000

18650

**Line 23 - Other Expenses**

Dues

610

Investment expense & fees

1000

Office supplies & expense

943

2553

**MILTON A. & CHARLOTTE R. KRAMER CHARITABLE FOUNDATION**

990PF - 2013

34-1467089

**Part II line 10a****Investments-US & State Govt Obligations**

		Cost 12/31/12	Cost 12/31/13	FMV 12/31/13
UST	6.25% 8/15/23	66,566	66,566	83,495
UST	6 625% 2/15/27	38,713	38,713	47,294
FNMA	7.50% 4/1/29	805	645	726
FHLMC	7.0% 5/1/29	188	125	136
FNMA	7.50% 7/1/29	672	533	598
FNMA	7.50% 11/1/29	264	202	221
FNMA	7.50% 2/1/30	64	54	63
FNMA	6.50% 6/1/31	317	117	126
FHLMC	6.50% 8/1/31	288	199	219
		<u>107,877</u>	<u>107,154</u>	<u>132,878</u>

**PART II-Line 10b****INVESTMENTS-CORPORATE STOCK****Berkshire Income Realty Pfd Stock**

	<u>4,844</u>	<u>4,844</u>	<u>4,744</u>
--	--------------	--------------	--------------

**PART II-Line 10c****INVESTMENTS-CORPORATE BONDS****State of Israel**

	<u>25,000</u>	<u>25,000</u>	<u>25,000</u>
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**PART II-Line 13 - Investments-other****Vanguard Extended Market Index****Vanguard Index Trust 500****Vanguard Total International Stock Fund**

	1,367,534	1,367,535	1,911,199
	785,564	785,564	2,487,697
	400,000	400,000	464,126
	<u>2,553,098</u>	<u>2,553,099</u>	<u>4,863,022</u>



**MILTON A. & CHARLOTTE R. KRAMER CHARITABLE FOUNDATION****PART VIII-Information about Officers, Directors, Trustees, etc.****990PF-2013 - 34-1467089**

	<b>Title, Aver. Hrs per Week</b>	<b>Compensation</b>	<b>Contr to empl benefit plans &amp; &amp; def comp.</b>	<b>Expense acct, other allow.</b>
Charlotte R. Kramer 18105 Shaker Blvd. Shaker Heights OH 44120	Part.	NONE	NONE	NONE
Mark R. Kramer 301 Mission St. San Francisco CA 94105	Part	NONE	NONE	NONE
Michael J. Horvitz 19100 N. Park Blvd. Shaker Heights OH 44122	Part	NONE	NONE	NONE
Joseph Kartiganer 812 Fifth Avenue New York NY 10065	Part	NONE	NONE	NONE
Toby Kramer 1079 San Pablo, Unit #11 Albany Ca 97406	Part	NONE	NONE	NONE
Elizabeth Kramer 83 Paul Gore St, Apt. 1 Jamaica Plain, MA 02130	Part	NONE	NONE	NONE
Benjamin Kramer 21 Autumn Rd. Weston MA 02493	Part	NONE	NONE	NONE

**Milton A. & Charlotte R. Kramer Charitable Foundation 34-1467089**  
**2013 990PF-Part XV-line a**

RECIPIENT	FOUNDATION			AMOUNT
	INDIVIDUAL	STATUS	PURPOSE OF GRANT	
Achievement Centers for Children Cleveland OH	N/A	Public	General Philanthropic	150
Agnon School Bedford OH	N/A	Public	Educational	250
Ahimsa House Atlanta, GA	N/A	Public	General Philanthropic	5,000
ALS Association Philadelphia, PA	N/A	Public	Medical	500
American Friends of Hebrew University New York NY	N/A	Public	Educational	146,617
American Friends of Israel Museum New York NY	N/A	Public	Civic & Cultural	1,500
American Friends of MDA New York NY	N/A	Public	General Philanthropic	1,000
American Jewish Committee New York NY	N/A	Public	Educational	1,000
Art Therapy Studio Cleveland OH	N/A	Public	Civic & Cultural	500
Breast Cancer Research Fnd New York NY	N/A	Public	Medical	1,000
Buckeye Area Development Corp Cleveland OH	N/A	Public	Thanksgiving baskets	1,000
Buckeye Shaker Square Dev Corp Cleveland OH	N/A	Public	Summer food baskets	1,000
CAMERA Boston MA	N/A	Public	General Philanthropic	250
Case Western Reserve University Cleveland OH	N/A	Public	Educational	23,350
Children's Hospital Corp Boston MA	N/A	Public	General Philanthropic	250
Cleveland Arts Prize Cleveland OH	N/A	Public	Educational	500
Cleveland Botanical Garden Cleveland OH	N/A	Public	Civic & Cultural	3,000
Cleveland Clinic Foundation Cleveland OH	N/A	Public	Medical	50,000
Cleveland Hillel Fnd Cleveland OH	N/A	Public	Educational	250
Cleveland Institute of Music Cleveland OH	N/A	Public	Educational	250
Cleveland Playhouse Cleveland OH	N/A	Public	Civic & Cultural	5,000

**Milton A. & Charlotte R. Kramer Charitable Foundation 34-1467089**  
**2013 990PF-Part XV-line a**

RECIPIENT	FOUNDATION		PURPOSE OF GRANT	AMOUNT
	INDIVIDUAL	STATUS		
Cleveland Sight Center Cleveland OH	N/A	Public	General Philanthropic	250
Cleveland Zoological Soc Cleveland OH	N/A	Public	Civic & Cultural	125
Cystic Fibrosis W Palm Beach FL	N/A	Public	Medical	1,000
Doctors Without Borders Merrifield VA	N/A	Public	Medical	1,000
Facing History & Ourselves Cleveland OH	N/A	Public	Educational	500
Foodbank of New York New York NY	N/A	Public	General Philanthropic	500
Free Clinic of Greater Cleveland Cleveland OH	N/A	Public	Medical	1,000
Friends of Israel Defense Forces Beachwood, OH	N/A	Public	General Philathropic	500
Garment Ctr Congregation New York NY	N/A	Public	General Philanthropic	225
Golden Age Ctr of Grtr Cle Cleveland OH	N/A	Public	General Philanthropic	500
Greater Cleve Volunteers FNA RSVP Cleveland OH	N/A	Public	General Philanthropic	1,000
Hearing Health Foundation Cleveland OH	N/A	Public	Medical	25,000
Hebrew Academy of Greater Cleveland Cleveland OH	N/A	Public	Educational	2,000
Hopewell Mesopotamia,OH	N/A	Public	General Philanthropic	1,500
Hospice of The Western Reserve Cleveland OH	N/A	Public	General Philanthropic	2,000
Hunger Network of Greater Cleve Cleveland OH	N/A	Public	General Philanthropic	1,000
Jewish Federation of Cleveland Cleveland OH	N/A	Public	General Philanthropic	162,250
Jewish Federation of Palm Beach Palm Beach FL	N/A	Public	General Philanthropic	3,000
Jewish National Fund New York NY	N/A	Public	General Philanthropic	250
Leukemia & Lymphoma Soc Cleveland OH	N/A	Public	Medical	250
Lyon Martin Health Services San Fransico, CA	N/A	Public	Medical	10,000

**Milton A. & Charlotte R. Kramer Charitable Foundation 34-1467089**  
**2013 990PF-Part XV-Item a**

RECIPIENT	INDIVIDUAL	FOUNDATION STATUS	PURPOSE OF GRANT	AMOUNT
Music Settlement Cleveland OH	N/A	Public	Educational	500
Musical Arts Assoc. Cleveland Oh	N/A	Public	Civic & Cultural	30,000
N Y Times Neediest Cases New York NY	N/A	Public	General Philanthropic	600
Nature Center At Shaker Lakes Cleveland OH	N/A	Public	Educational	1,000
Near West Theatre Cleveland OH	N/A	Public	Civic & Cultural	500
Negev Foundation Cleveland OH	N/A	Public	General Philanthropic	1,000
Palm Beach Country Club Foundation Palm Beach Fl	N/A	Public	General Philanthropic	1,000
Palm Beach Fellowship Palm Beach Fl	N/A	Public	General Philanthropic	150
Palm Beach United Way Palm Beach FL	N/A	Public	General Philanthropic	2,000
Park Synagogue Cleveland Heights OH	N/A	Public	General Philanthropic	1,450
Stanford University School of Medicine Stanford CT	N/A	Public	Medical	12,500
Suburban Symphony Orchestra Cleveland OH	N/A	Public	Civic & Cultural	250
Union Club Foundation Cleveland OH	N/A	Public	General Philanthropic	250
United Way Services Cleveland OH	N/A	Public	General Philanthropic	7,482
University of Michigan Hillel Ann Arbor MI	N/A	Public	General Philanthropic	250
Western Reserve His Soc. Cleveland OH	N/A	Public	Educational	500
43 contribuitions of \$100 or less	N/A	Public	General Philanthropic	<u>3,520</u>
				<u><u>519,169</u></u>



## Statement Detail

# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
#FOC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Dec 16 2013	0 00	9 58	9 69	0 00	(0 11)	(0 11)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Dec 16 2013	0 00	1 91	1 96	0 00	(0 05)	(0 05)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POOL FACTOR 0 0076402 01/01/2014	Mar 25 2002	Dec 26 2013	0 00	1 84	1 91	0 00	(0 07)	(0 07)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 00664394 01/01/2014	Apr 14 2001	Dec 26 2013	0 00	0 21	0 21	0 00	0 00	0 00	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Dec 26 2013	0 00	7 99	8 17	0 00	(0 18)	(0 18)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Dec 26 2013	0 00	0 30	0 31	0 00	(0 01)	(0 01)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Dec 26 2013	0 00	3 07	3 16	0 00	(0 09)	(0 09)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Dec 26 2013	0 00	2 27	2 33	0 00	(0 06)	(0 06)	LT
LONG TERM GAINS				Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	
LONG TERM LOSSES				0 71	0 71	0 00	0 00	0 00	
NET LONG TERM GAINS (LOSSES)				703 57	722 12	0 00	(18 55)	(18 55)	
				704 28	722 83	0 00	(18 55)	(18 55)	





# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses

Period Ended December 31, 2013

### YEAR TO DATE GAINS AND LOSSES

This information is for general guidance and should not be used for tax purposes. You should use only your official Form 1099's or other tax records for tax reporting. This information is not, and should not be construed as, tax accounting or legal advice. Please consult with your tax advisor regarding the tax consequences of your investment decisions. The cost basis and acquisition dates of securities that you acquired elsewhere and that were subsequently delivered into your Goldman Sachs account were provided by you or a third party and Goldman Sachs makes no representation as to the accuracy of such information.

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Jan 15 2013	0.00	8.79	8.89	0.00	(0.10)	(0.10)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Jan 15 2013	0.00	4.94	5.06	0.00	(0.12)	(0.12)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	Jan 25 2013	0.00	0.83	0.86	0.00	(0.03)	(0.03)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 00664394 01/01/2014	Apr 14 2001	Jan 25 2013	0.00	1.14	1.16	0.00	(0.02)	(0.02)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Jan 25 2013	0.00	9.76	9.99	0.00	(0.23)	(0.23)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Jan 25 2013	0.00	0.74	0.76	0.00	(0.02)	(0.02)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Jan 25 2013	0.00	7.46	7.67	0.00	(0.21)	(0.21)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Jan 25 2013	0.00	4.57	4.69	0.00	(0.12)	(0.12)	LT
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Feb 15 2013	0.00	7.91	8.00	0.00	(0.09)	(0.09)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Feb 15 2013	0.00	2.62	2.68	0.00	(0.06)	(0.06)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	Feb 25 2013	0.00	2.64	2.74	0.00	(0.10)	(0.10)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 00664394 01/01/2014	Apr 14 2001	Feb 25 2013	0.00	1.06	1.09	0.00	(0.03)	(0.03)	LT

# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Feb 25 2013	0.00	19.65	20.10	0.00	(0.45)	(0.45)	LT
FNMA 30-YR CONVENTIO #596449 6 5 % 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Feb 25 2013	0.00	34.35	35.41	0.00	(1.06)	(1.06)	LT
FNMA MEGA-POOL #323640 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Feb 25 2013	0.00	9.01	9.26	0.00	(0.25)	(0.25)	LT
FNMA MEGA-POOL #323645 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Feb 25 2013	0.00	5.16	5.30	0.00	(0.14)	(0.14)	LT
#F0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Mar 15 2013	0.00	5.55	6.62	0.00	(0.07)	(0.07)	LT
FH 7 0 % 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Mar 15 2013	0.00	2.17	2.22	0.00	(0.05)	(0.05)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	Mar 25 2013	0.00	6.16	6.40	0.00	(0.24)	(0.24)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 00664394 01/01/2014	Apr 14 2001	Mar 25 2013	0.00	1.89	1.94	0.00	(0.05)	(0.05)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Mar 25 2013	0.00	5.68	5.82	0.00	(0.14)	(0.14)	LT
FNMA 30-YR CONVENTIO #596449 6 5 % 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Mar 25 2013	0.00	21.57	22.24	0.00	(0.67)	(0.67)	LT
FNMA MEGA-POOL #323640 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Mar 25 2013	0.00	12.42	12.77	0.00	(0.35)	(0.35)	LT
FNMA MEGA-POOL #323645 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Mar 25 2013	0.00	6.00	6.16	0.00	(0.16)	(0.16)	LT



# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Apr 15 2013	0.00	12.69	12.84	0.00	(0.15)	(0.15)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Apr 15 2013	0.00	3.57	3.65	0.00	(0.08)	(0.08)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	Apr 25 2013	0.00	7.10	7.37	0.00	(0.27)	(0.27)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 00664394 01/01/2014	Apr 14 2001	Apr 25 2013	0.00	1.76	1.81	0.00	(0.05)	(0.05)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Apr 25 2013	0.00	11.10	11.36	0.00	(0.26)	(0.26)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Apr 25 2013	0.00	67.26	69.33	0.00	(2.07)	(2.07)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Apr 25 2013	0.00	8.85	9.11	0.00	(0.26)	(0.26)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Apr 25 2013	0.00	4.50	4.62	0.00	(0.12)	(0.12)	LT
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	May 15 2013	0.00	7.53	7.62	0.00	(0.09)	(0.09)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	May 15 2013	0.00	16.05	16.44	0.00	(0.39)	(0.39)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	May 28 2013	0.00	6.56	6.81	0.00	(0.25)	(0.25)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 00664394 01/01/2014	Apr 14 2001	May 28 2013	0.00	2.14	2.20	0.00	(0.06)	(0.06)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	May 28 2013	0.00	9.77	10.00	0.00	(0.23)	(0.23)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	May 28 2013	0.00	50.38	51.93	0.00	(1.55)	(1.55)	LT





## Statement Detail

**KRAMER CHARITABLE FOUNDATION**  
Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	May 28 2013	0 00	6 19	6 37	0 00	(0 18)	(0 18)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	May 28 2013	0 00	8 90	9 14	0 00	(0 24)	(0 24)	LT
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Jun 17 2013	0 00	7 82	7 91	0 00	(0 09)	(0 09)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 00801517 01/01/2014	Aug 09 2001	Jun 17 2013	0 00	5 06	5 18	0 00	(0 12)	(0 12)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POOL FACTOR 0 0076402 01/01/2014	Mar 25 2002	Jun 25 2013	0 00	0 83	0 87	0 00	(0 04)	(0 04)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 00664394 01/01/2014	Apr 14 2001	Jun 25 2013	0 00	0 51	0 53	0 00	(0 02)	(0 02)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Jun 25 2013	0 00	9 53	9 75	0 00	(0 22)	(0 22)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Jun 25 2013	0 00	18 27	18 84	0 00	(0 57)	(0 57)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Jun 25 2013	0 00	9 86	10 15	0 00	(0 29)	(0 29)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Jun 25 2013	0 00	2 52	2 59	0 00	(0 07)	(0 07)	LT
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Jul 15 2013	0 00	6 55	6 62	0 00	(0 07)	(0 07)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 00801517 01/01/2014	Aug 09 2001	Jul 15 2013	0 00	9 05	9 27	0 00	(0 22)	(0 22)	LT



**KRAMER CHARITABLE FOUNDATION**  
Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POOL FACTOR 0 0076402 01/01/2014	Mar 25 2002	Jul 25 2013	0 00	8 93	9 28	0 00	(0 35)	(0 35)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 00664394 01/01/2014	Apr 14 2001	Jul 25 2013	0 00	0 20	0 20	0 00	0 00	0 00	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Jul 25 2013	0 00	8 18	8 38	0 00	(0 20)	(0 20)	LT
FNMA 30-YR CONVENTIO #596449 6 5 % 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Jul 25 2013	0 00	0 29	0 30	0 00	(0 01)	(0 01)	LT
FNMA MEGA-POOL #323640 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Jul 25 2013	0 00	4 10	4 21	0 00	(0 11)	(0 11)	LT
FNMA MEGA-POOL #323645 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Jul 25 2013	0 00	4 39	4 51	0 00	(0 12)	(0 12)	LT
#F0001210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Aug 15 2013	0 00	7 88	7 97	0 00	(0 09)	(0 09)	LT
FH 7 0 % 05/01/2029 SER: CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Aug 15 2013	0 00	2 90	2 97	0 00	(0 07)	(0 07)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POOL FACTOR 0 0076402 01/01/2014	Mar 25 2002	Aug 26 2013	0 00	10 33	10 73	0 00	(0 40)	(0 40)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 00664394 01/01/2014	Apr 14 2001	Aug 26 2013	0 00	0 24	0 25	0 00	(0 01)	(0 01)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Aug 26 2013	0 00	14 34	14 88	0 00	(0 34)	(0 34)	LT
FNMA 30-YR CONVENTIO #596449 6 5 % 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Aug 26 2013	0 00	0 30	0 30	0 00	0 00	0 00	LT
FNMA MEGA-POOL #323640 7 5 % 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Aug 26 2013	0 00	5 73	5 89	0 00	(0 16)	(0 16)	LT



Statement Detail

# KRAMER CHARITABLE FOUNDATION

Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Aug 26 2013	0.00	4.75	4.88	0.00	(0.13)	(0.13)	LT
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Sep 16 2013	0.00	5.63	5.70	0.00	(0.07)	(0.07)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Sep 16 2013	0.00	8.14	8.33	0.00	(0.19)	(0.19)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	Sep 25 2013	0.00	4.18	4.34	0.00	(0.16)	(0.16)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 00664394 01/01/2014	Apr 14 2001	Sep 25 2013	0.00	0.19	0.20	0.00	(0.01)	(0.01)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Sep 25 2013	0.00	8.63	8.83	0.00	(0.20)	(0.20)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Sep 25 2013	0.00	0.30	0.31	0.00	(0.01)	(0.01)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Sep 25 2013	0.00	3.57	3.67	0.00	(0.10)	(0.10)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Sep 25 2013	0.00	8.17	8.39	0.00	(0.22)	(0.22)	LT
#P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Oct 15 2013	0.00	4.77	4.82	0.00	(0.05)	(0.05)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 00801517 01/01/2014	Aug 09 2001	Oct 15 2013	0.00	2.15	2.21	0.00	(0.06)	(0.06)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POO FACTOR 0 0076402 01/01/2014	Mar 25 2002	Oct 25 2013	0.00	7.88	8.19	0.00	(0.31)	(0.31)	LT



# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended December 31, 2013

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 00664394 01/01/2014	Apr 14 2001	Oct 25 2013	0.00	0.64	0.66	0.00	(0.02)	(0.02)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Oct 25 2013	0.00	13.04	13.34	0.00	(0.30)	(0.30)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE.NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Oct 25 2013	0.00	0.30	0.31	0.00	(0.01)	(0.01)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Oct 25 2013	0.00	13.07	13.44	0.00	(0.37)	(0.37)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Oct 25 2013	0.00	6.63	6.80	0.00	(0.17)	(0.17)	LT
#F0001210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 00774606 01/01/2014	Jan 23 2002	Nov 15 2013	0.00	1.74	1.76	0.00	(0.02)	(0.02)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 00801517 01/01/2014	Aug 09 2001	Nov 15 2013	0.00	2.93	3.00	0.00	(0.07)	(0.07)	LT
#F0252874 7 5 11/01/2029 ORIG 10/01/1999 FNMA MULTIPLE POOL FACTOR 0 0076402 01/01/2014	Mar 25 2002	Nov 25 2013	0.00	2.24	2.33	0.00	(0.09)	(0.09)	LT
#F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 00664394 01/01/2014	Apr 14 2001	Nov 25 2013	0.00	0.21	0.22	0.00	(0.01)	(0.01)	LT
#F0323832 7 5 07/01/2029 ORIG 06/01/1999 MEGA POOL FACTOR 0 01021771 01/01/2014	Feb 20 2001	Nov 25 2013	0.00	17.77	18.18	0.00	(0.41)	(0.41)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE.NA FACTOR 0 00367778 01/01/2014	Jan 09 2001	Nov 25 2013	0.00	0.30	0.31	0.00	(0.01)	(0.01)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 00880195 01/01/2014	Mar 27 2001	Nov 25 2013	0.00	8.39	8.63	0.00	(0.24)	(0.24)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 0085931 01/01/2014	Mar 13 2001	Nov 25 2013	0.00	6.26	6.43	0.00	(0.17)	(0.17)	LT