



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



EXTENDED TO NOVEMBER 16, 2015

2949129000400 5

Form **990-PF****Return of Private Foundation**

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

OMB No 1545-0052

2014

Open to Public Inspection

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.

For calendar year 2014 or tax year beginning

, and ending

Name of foundation BETTY R. MCGOWIN CHARITABLE TRUST REGIONS BANK TRUST DEPARTMENT		A Employer identification number 61-6489481
Number and street (or P.O. box number if mail is not delivered to street address) PO BOX 1628	Room/suite	B Telephone number 251-438-8260
City or town, state or province, country, and ZIP or foreign postal code MOBILE, AL 36633		C If exemption application is pending, check here ☐
G Check all that apply: ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 1,769,741. (Part I, column (d) must be on cash basis.)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐
J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) _____		

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))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received			N/A	
2	Check ☒ if the foundation is not required to attach Sch. B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	34,116.	33,895.		STATEMENT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	36,882.			
b	Gross sales price for all assets on line 6a 392,088.				
7	Capital gain net income (from Part IV, line 2)		36,882.		
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)				
11	Other income				
12	Total. Add lines 1 through 11	70,998.	70,777.		
13	Compensation of officers, directors, trustees, etc.	0.	0.		0.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees				
b	Accounting fees STMT 2	3,980.	3,980.		0.
c	Other professional fees STMT 3	18,072.	18,072.		850.
17	Interest				
18	Taxes STMT 4		426.		846.
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses STMT 5		441.		15.
24	Total operating and administrative expenses. Add lines 13 through 23	22,052.	22,919.		1,711.
25	Contributions, gifts, grants paid	80,000.			80,000.
26	Total expenses and disbursements. Add lines 24 and 25	102,052.	22,919.		81,711.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	<31,054.>			
b	Net investment income (if negative, enter -0-)		47,858.		
c	Adjusted net income (if negative, enter -0-)			N/A	

BETTY R. MCGOWIN CHARITABLE TRUST

Form 990-PF (2014)

REGIONS BANK TRUST DEPARTMENT

61-6489481

Page **2**

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	240,109.	48,360.	48,360.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock STMT 6	953,854.	1,104,330.	1,154,094.
	c Investments - corporate bonds STMT 7	554,539.	569,599.	567,287.
	11 Investments - land, buildings, and equipment basis ▶			
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other STMT 8	4,634.	0.	0.	
14 Land, buildings, and equipment: basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,753,136.	1,722,289.	1,769,741.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐			
	and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☒			
	and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
29 Retained earnings, accumulated income, endowment, or other funds	1,753,136.	1,722,289.		
30 Total net assets or fund balances	1,753,136.	1,722,289.		
31 Total liabilities and net assets/fund balances	1,753,136.	1,722,289.		

Part III Analysis of Changes in Net Assets or Fund Balances

1 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)	1,753,136.
2 Enter amount from Part I, line 27a	<31,054.>
3 Other increases not included in line 2 (itemize) ▶ NET OID INCOME ON USGI	207.
4 Add lines 1, 2, and 3	1,722,289.
5 Decreases not included in line 2 (itemize) ▶	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	1,722,289.

Form **990-PF** (2014)

BETTY R. MCGOWIN CHARITABLE TRUST

Form 990-PF (2014)

REGIONS BANK TRUST DEPARTMENT

61-6489481

Page **3**

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.)
1a PUBLICLY TRADED SECURITIES	P	VARIOUS	VARIOUS
b PUBLICLY TRADED SECURITIES	P	VARIOUS	VARIOUS
c CAPITAL GAINS DIVIDENDS			
d			
e			

(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)
a 303,467.		300,224.	3,243.
b 59,631.		54,982.	4,649.
c 28,990.			28,990.
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(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	
a			3,243.
b			4,649.
c			28,990.
d			
e			

2 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 }	2	36,882.
3 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). If (loss), enter -0- in Part I, line 8	{ }	3	N/A

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.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(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))
2013	0.	1,004,530.	.000000
2012			
2011			
2010			
2009			

2 Total of line 1, column (d)	2	.000000
3 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	3	.000000
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	1,744,232.
5 Multiply line 4 by line 3	5	0.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	479.
7 Add lines 5 and 6	7	479.
8 Enter qualifying distributions from Part XII, line 4	8	81,711.

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.

BETTY R. MCGOWIN CHARITABLE TRUST
REGIONS BANK TRUST DEPARTMENT

61-6489481 Page 4

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

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b		1	479.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	479.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-		5	479.
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a	500.	
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	500.	
8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8		
9 Tax due If the total of lines 5 and 8 is more than line 7, enter amount owed	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	21.	
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax ☒ 21. Refunded ☒ 0.	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1a 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?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? 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		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ☒ \$ 0. (2) On foundation managers. ☒ \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ☒ \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 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? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 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?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☒ AL		
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? If "No," attach explanation	X	
9 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 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

Form 990-PF (2014)

BETTY R. MCGOWIN CHARITABLE TRUST

Form 990-PF (2014)

REGIONS BANK TRUST DEPARTMENT

61-6489481

Page 5

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	☐	X
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	☐	X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	X	☐
14 The books are in care of ► <u>REGIONS BANK TRUST DEPARTMENT</u> Telephone no. ► <u>251-438-8260</u> Located at ► <u>11 N WATER ST, 28TH FLOOR, MOBILE, AL</u> ZIP+4 ► <u>36602</u>			
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15	<u>N/A</u>	
16 At any time during calendar year 2014, 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? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1). If "Yes," enter the name of the foreign country ►	16	Yes	No
		☐	X

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? ☐ Yes ☒ No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ 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)? ☐ Yes ☒ 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.) ☐ Yes ☒ 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)? Organizations relying on a current notice regarding disaster assistance check here	1b		
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 2014?	1c		X
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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ Yes ☒ No If "Yes," list the years ►			
b Are there any years listed in 2a for which the foundation is not 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.) <u>N/A</u>	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. ►			
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b If "Yes," did it have excess business holdings in 2014 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 2014.) <u>N/A</u>	3b		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
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 2014?	4b		X

Form **990-PF** (2014)

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 4945(d)(4)(A)? (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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒**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?

N/A

☐ 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?**6b**

X

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?

N/A

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.

(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
BETTIE M. MILLER	COMMITTEE MEMBER			
PO BOX 169				
CHAPMAN, AL 36015	1.00	0.	0.	0.
ELEANOR M. ADAMS	COMMITTEE MEMBER			
41173 BALD HILL RD				
LEESBURG, VA 20176	1.00	0.	0.	0.
KEVILLE LARSON	COMMITTEE MEMBER			
PO BOX 2143				
MOBILE, AL 36652	1.00	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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
NONE				

Total number of other employees paid over \$50,000

0

Form 990-PF (2014)

BETTY R. MCGOWIN CHARITABLE TRUST

Form 990-PF (2014)

REGIONS BANK TRUST DEPARTMENT

61-6489481

Page 7

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services

0

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
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	

Total. Add lines 1 through 3

0.

Form 990-PF (2014)

BETTY R. MCGOWIN CHARITABLE TRUST
REGIONS BANK TRUST DEPARTMENT

61-6489481

Page 8

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	1,718,226.
b	Average of monthly cash balances	1b	52,568.
c	Fair market value of all other assets	1c	0.
d	Total (add lines 1a, b, and c)	1d	1,770,794.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	1,770,794.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	26,562.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,744,232.
6	Minimum investment return. Enter 5% of line 5	6	87,212.

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.)

1	Minimum investment return from Part X, line 6	1	87,212.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	479.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	479.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	86,733.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	86,733.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	86,733.

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

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	81,711.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	81,711.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	479.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	81,232.

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.

Form 990-PF (2014)

BETTY R. MCGOWIN CHARITABLE TRUST
REGIONS BANK TRUST DEPARTMENT

Form 990-PF (2014)

61-6489481

Page 9

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				86,733.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			22,910.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$ 81,711.				
a Applied to 2013, but not more than line 2a			22,910.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				58,801.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c 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		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				27,932.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013				
e Excess from 2014				

423581
11-24-14

Form **990-PF** (2014)

b Check box to indicate whether the foundation is a private operating foundation described in section

☐ 4942(1)(3) or ☐ 4942(1)(5)

- [illegible]

2014.04020 BETTY R. MCGOWIN CHARITABLE 6647-761

BETTY R. MCGOWIN CHARITABLE TRUST

Form 990-PF (2014)

REGIONS BANK TRUST DEPARTMENT

61-6489481 Page 11

Part XV **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a Paid during the year				
ASPEN MUSIC FESTIVAL AND SCHOOL 225 MUSIC SCHOOL ROAD ASPEN, CO 81611	NONE	PUBLIC	CHARITABLE CONTRIBUTION	11,000.
WATERFORD FOUNDATION 40222 FAIRFAX ST WATERFORD, VA 20197	NONE	PUBLIC	CHARITABLE CONTRIBUTION	7,000.
PIEDMONT ENVIROMENTAL COUNCIL 45 HORNER STREET WARRENTON, VA 20186	NONE	PUBLIC	CHARITABLE CONTRIBUTION	5,000.
MADERIRA SCHOOL 8328 GEORGETOWN PIKE MCLEAN, VA 22102	NONE	PUBLIC	CHARITABLE CONTRIBUTION	28,000.
ST THOMAS EPISCOPAL CHURCH 1 WEST 53RD STREET NEW YORK, NY 10019	NONE	PUBLIC	CHARITABLE CONTRIBUTION	2,000.
Total SEE CONTINUATION SHEET(S) ▶ 3a				80,000.
b Approved for future payment				
NONE				
Total				0.

Form 990-PF (2014)

Page 12

Part XVI-A

Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
		14	34,116.	
		14	36,882.	
	0.		70,998.	0.

13 70,998

Part XVI-B[illegible]

Form **990-PF** (2014)

**BETTY R. MCGOWIN CHARITABLE TRUST
REGIONS BANK TRUST DEPARTMENT**

61-6489481

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
MONTGOMERY SYMPHONY ORCHESTRA 507 COLUMBUS STREET MONTGOMERY, AL 36104	NONE	PUBLIC	CHARITABLE CONTRIBUTION	2,500.
GREENVILLE LIBRARY 309 FT. DALE STREET GREENVILLE, AL 36037	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
DUBLIN INTERNATIONAL PIANO COMPETITION P.O. BOX 71 BRAY, CO, WICKLOW IRELAND, IRELAND	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
THE NATURE CONSERVANCY 56 SAINT JOSEPH STREET SUITE 1600 MOBILE, AL 36602	NONE	PUBLIC	CHARITABLE CONTRIBUTION	2,000.
MONTGOMERY CHAMBER MUSIC ORGANIZATION P.O. BOX 6454 MONTGOMERY, AL 36106	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
FRIENDS OF ALABAMA ARCHIVES 624 WASHINGTON AVE MONTGOMERY, AL 36130	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
MONTGOMERY MUSEUM OF FINE ARTS 1 MUSEUM DRIVE MONTGOMERY, AL 36117	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
MOBILE MUSEUM OF ART 4850 MUSEUM DRIVE MOBILE, AL 36608	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
THE PHILLIPS COLLECTION 1600 21ST STREET NW WASHINGTON, DC 20009	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
HISTORIC MOBILE PRESERVATION SOCIETY 300 OAKLEIGH PLACE MOBILE, AL 36604	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
Total from continuation sheets				27,000.

**BETTY R. MCGOWIN CHARITABLE TRUST
REGIONS BANK TRUST DEPARTMENT**

61-6489481

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
FOREST HISTORY SOCIETY 701 WILLIAM VICKERS AVE DURHAM, NC 27701	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
MUSIC ACADEMY OF THE WEST 1070 FAIRWAY ROAD SANTA BARBARA, CA 93108	NONE	PUBLIC	CHARITABLE CONTRIBUTION	2,500.
WATERFORD FOUNDATION 40222 FAIRFAX ST WATERFORD, VA 20197	NONE	PUBLIC	CHARITABLE CONTRIBUTION	10,000.
FAIRHOPE FILM FESTIVAL 122 FAIRHOPE AVENUE SUITE #3 FAIRHOPE, AL 36532	NONE	PUBLIC	CHARITABLE CONTRIBUTION	1,000.
Total from continuation sheets				

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES				STATEMENT	1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	
DIVIDENDS	55,999.	28,990.	27,009.	26,788.		
INTEREST	7,107.	0.	7,107.	7,107.		
TO PART I, LINE 4	63,106.	28,990.	34,116.	33,895.		

FORM 990-PF	ACCOUNTING FEES				STATEMENT	2
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES		
ACCOUNTING FEES	3,980.	3,980.				0.
TO FORM 990-PF, PG 1, LN 16B	3,980.	3,980.				0.

FORM 990-PF	OTHER PROFESSIONAL FEES				STATEMENT	3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES		
INTERNAL REVENUE SERVICE USER FEE	0.	0.				850.
TRUSTEE FEES	18,072.	18,072.				0.
TO FORM 990-PF, PG 1, LN 16C	18,072.	18,072.				850.

FORM 990-PF	TAXES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FOREIGN TAXES	0.	426.		0.	
EXCISE TAXES PAYMENTS	0.	0.		846.	
TO FORM 990-PF, PG 1, LN 18	0.	426.		846.	

FORM 990-PF	OTHER EXPENSES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
INVESTMENT INTEREST EXPENSE	0.	441.		0.	
OTHER FEES	0.	0.		15.	
TO FORM 990-PF, PG 1, LN 23	0.	441.		15.	

FORM 990-PF	CORPORATE STOCK		STATEMENT	6
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
REGIONS BANK - EQUITIES	1,104,330.	1,154,094.		
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,104,330.	1,154,094.		

FORM 990-PF	CORPORATE BONDS		STATEMENT	7
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
REGIONS BANK - FIXED	569,599.	567,287.		
TOTAL TO FORM 990-PF, PART II, LINE 10C	569,599.	567,287.		

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
REGIONS BANK - MISC	COST	0.	0.
TOTAL TO FORM 990-PF, PART II, LINE 13		0.	0.

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST
TRUST YEAR ENDING 12/31/2014

PAGE 125
RUN 02/28/2015
02 08 00 PM

TAX PREPARER 7155
TRUST ADMINISTRATOR. 1486
INVESTMENT OFFICER 987

LEGEND: F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC	8949
130 0000 ANADARKO PETROLEUM CORP - 032511107 - MINOR = 50									
SOLD		12/15/2014	9475 05						
ACQ	50 0000	10/18/2013	3644 25	4853 50	-1209 25	0 00	LT	F	
	20 0000	10/23/2013	1457 70	1859.80	-402 10	0 00	LT	F	
	40 0000	11/12/2013	2915 40	3614.80	-699 40	0 00	LT	F	
	20 0000	01/23/2014	1457 70	1651 60	-193 90	0 00	ST	C	
90 0000 APPLE COMPUTER INC - 037833100 - MINOR = 50									
SOLD		09/22/2014	9080 57						
ACQ	20 0000	10/18/2013	2017 90	1450.94	566 96	0 00	ST	C	
	70 0000	11/12/2013	7062 67	5214 10	1848 57	0 00	ST	C	
4000 0000 CSX CORP DTD 3/27/08 6 25% 04/01/2015 - 126408GN7 - MINOR = 45									
SOLD		09/19/2014	4121 27						
ACQ	4000 0000	11/07/2013	4121 27	4117.12	4 15	0 00	ST	Y	C
1000 0000 CSX CORP DTD 3/27/08 6 25% 04/01/2015 - 126408GN7 - MINOR = 45									
SOLD		09/23/2014	1029 15						
ACQ	1000 0000	11/07/2013	1029.15	1028 68	0 47	0 00	ST	Y	C
4000 0000 CATERPILLAR INC DTD 12/05/08 7 9% 12/15/ - 149123BQ3 - MINOR = 45									
SOLD		09/11/2014	4923 88						
ACQ	4000 0000	11/06/2013	4923 88	4938 47	-14 59	0 00	ST	Y	C
30 0000 CHEVRON CORP COM - 166764100 - MINOR = 50									
SOLD		02/24/2014	3442 81						
ACQ	20 0000	10/23/2013	2295 21	2403 00	-107 79	0 00	ST	C	
	10 0000	11/12/2013	1147 60	1200 90	-53 30	0 00	ST	C	
10000 0000 CREDIT SUISSE NEW YORK DTD 5/4/09 5 5% 0 - 22546QAA5 - MINOR = 45									
SOLD		01/15/2014	10144 50						
ACQ	10000 0000	11/06/2013	10144 50	10090 03	54 47	0 00	ST	Y	C
150 0000 DANAHER CORP - 235851102 - MINOR = 50									
SOLD		10/29/2014	11905 05						
ACQ	70 0000	10/18/2013	5555 69	5045 60	510 09	0 00	LT	F	
	30 0000	10/23/2013	2381 01	2156 40	224.61	0 00	LT	F	
	30 0000	11/12/2013	2381 01	2208 30	172 71	0 00	ST	C	
	10 0000	01/23/2014	793 67	768 30	25 37	0 00	ST	C	
	10 0000	02/24/2014	793 67	769 70	23 97	0 00	ST	C	
5000 0000 DIRECTV HOLDGS/FING DTD 03/10/2011 3 5% - 25459HAY1 - MINOR = 45									
SOLD		05/19/2014	5243 70						
ACQ	5000 0000	11/06/2013	5243 70	5199 68	44 02	0 00	ST	Y	C
75 0000 WALT DISNEY CO COM - 254687106 - MINOR = 50									
SOLD		07/24/2014	6511 87						
ACQ	30 0000	10/23/2013	2604 75	2047 20	557 55	0 00	ST	C	
	45 0000	11/12/2013	3907 12	3046.05	861 07	0 00	ST	C	
150 0000 EXPRESS SCRIPTS HOLDING CO - 30219G108 - MINOR = 50									
SOLD		11/17/2014	11743 22						
ACQ	80 0000	10/18/2013	6263 05	5086 40	1176 65	0 00	LT	F	
	30 0000	10/23/2013	2348 64	1927 50	421 14	0 00	LT	F	
	40 0000	11/12/2013	3131 53	2598.80	532 73	0 00	LT	F	
50 0000 EXXON MOBIL CORP - 30231G102 - MINOR = 50									
SOLD		02/24/2014	4856 91						
ACQ	30 0000	11/12/2013	2914 15	2787.87	126 28	0 00	ST	C	
	20 0000	01/23/2014	1942 76	1928 40	14 36	0 00	ST	C	
224 3200 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		01/31/2014	224.32						
ACQ	224 3200	11/07/2013	224.32	243 32	-19 00	0 00	ST	Y	C
163 2300 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		03/17/2014	163 23						
ACQ	163 2300	11/07/2013	163 23	177 05	-13 82	0 00	ST	Y	C
185 1700 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		04/15/2014	185 17						
ACQ	185 1700	11/07/2013	185 17	200 85	-15 68	0 00	ST	Y	C
184 5500 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		05/15/2014	184 55						
ACQ	184.5500	11/07/2013	184 55	200 18	-15 63	0 00	ST	Y	C
195 9400 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		06/16/2014	195 94						
ACQ	195 9400	11/07/2013	195 94	212 53	-16 59	0 00	ST	Y	C
170 8600 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		07/15/2014	170 86						
ACQ	170 8600	11/07/2013	170 86	185 33	-14 47	0 00	ST	Y	C
182 6000 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		08/15/2014	182 60						
ACQ	182 6000	11/07/2013	182 60	198 06	-15 46	0 00	ST	Y	C
157 0900 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		09/15/2014	157 09						
ACQ	157 0900	11/07/2013	157 09	170 39	-13 30	0 00	ST	Y	C
184 9700 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		10/15/2014	184 97						
ACQ	184 9700	11/07/2013	184 97	200 63	-15 66	0 00	ST	Y	C
188 5200 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		11/17/2014	188 52						
ACQ	188 5200	11/07/2013	188 52	204 49	-15 97	0 00	LT	Y	F
146.4200 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		12/15/2014	146 42						
ACQ	146 4200	11/07/2013	146 42	158.82	-12 40	0 00	LT	Y	F
170 3200 FEDERAL HOME LOAN MORTGAGE CORP POOL #G04913 DTD 11/01/2008 5% 03/01/2038 - 3128M6YJ1 - MINOR = 35									
SOLD		12/31/2014	170 32						
ACQ	170 3200	11/07/2013	170 32	184 74	-14 42	0 00	LT	Y	F

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST

PAGE 126

RUN 02/28/2015
02.08 00 PM

TRUST YEAR ENDING 12/31/2014

TAX PREPARER. 7155
TRUST ADMINISTRATOR 1486
INVESTMENT OFFICER 987

LEGEND F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
86 0400 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		01/31/2014	86 04					
ACQ	86 0400	11/07/2013	86 04	92.16	-6 12	0 00	ST	Y C
106 9600 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4.5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		03/17/2014	106 96					
ACQ	106 9600	11/07/2013	106 96	114 56	-7 60	0 00	ST	Y C
111 0000 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		04/15/2014	111 00					
ACQ	111 0000	11/07/2013	111 00	118.89	-7 89	0 00	ST	Y C
98 3800 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		05/15/2014	98 38					
ACQ	98 3800	11/07/2013	98 38	105 37	-6 99	0 00	ST	Y C
138 0000 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		06/16/2014	138 00					
ACQ	138.0000	11/07/2013	138 00	147 81	-9 81	0 00	ST	Y C
138 6100 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		07/15/2014	138 61					
ACQ	138 6100	11/07/2013	138 61	148 46	-9 85	0 00	ST	Y C
128 7000 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		08/15/2014	128 70					
ACQ	128 7000	11/07/2013	128 70	137 85	-9 15	0 00	ST	Y C
130 1000 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		09/15/2014	130 10					
ACQ	130 1000	11/07/2013	130 10	139.35	-9 25	0 00	ST	Y C
158 1100 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4.5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		10/15/2014	158 11					
ACQ	158 1100	11/07/2013	158 11	169 35	-11 24	0 00	ST	Y C
121 4000 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		11/17/2014	121 40					
ACQ	121 4000	11/07/2013	121 40	130 03	-8 63	0 00	LT	Y F
135 8300 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4 5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		12/15/2014	135 83					
ACQ	135 8300	11/07/2013	135 83	145 49	-9 66	0 00	LT	Y F
135 8700 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08368 DTD	10/01/2009 4.5%	10/01/2039 -	3128MJMS6 -	MINOR = 35	
SOLD		12/31/2014	135 87					
ACQ	135 8700	11/07/2013	135 87	145 53	-9 66	0 00	LT	Y F
19 1900 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		01/31/2014	19 19					
ACQ	19.1900	11/07/2013	19 19	20 13	-0 94	0 00	ST	Y C
32 9300 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		03/17/2014	32 93					
ACQ	32 9300	11/07/2013	32 93	34 54	-1 61	0 00	ST	Y C
48 7700 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		04/15/2014	48 77					
ACQ	48 7700	11/07/2013	48 77	51 15	-2 38	0 00	ST	Y C
43 5900 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		05/15/2014	43 59					
ACQ	43 5900	11/07/2013	43 59	45 71	-2 12	0 00	ST	Y C
43 6100 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		06/16/2014	43 61					
ACQ	43 6100	11/07/2013	43 61	45 74	-2 13	0 00	ST	Y C
85 3800 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		07/15/2014	85 38					
ACQ	85 3800	11/07/2013	85 38	89.54	-4 16	0 00	ST	Y C
78 1800 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		08/15/2014	78 18					
ACQ	78 1800	11/07/2013	78 18	81 99	-3 81	0 00	ST	Y C
66 5600 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		09/15/2014	66 56					
ACQ	66 5600	11/07/2013	66 56	69 80	-3 24	0 00	ST	Y C
72 3400 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		10/15/2014	72 34					
ACQ	72.3400	11/07/2013	72 34	75 87	-3 53	0 00	ST	Y C
70 6700 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		11/17/2014	70 67					
ACQ	70 6700	11/07/2013	70 67	74 11	-3 44	0 00	LT	Y F
122 2500 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		12/15/2014	122 25					
ACQ	122 2500	11/07/2013	122 25	128 21	-5 96	0 00	LT	Y F
125 9500 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G08551 DTD	10/01/2013 4%	10/01/2043 -	3128MJTH3 -	MINOR = 35	
SOLD		12/31/2014	125 95					
ACQ	125.9500	11/07/2013	125 95	132 09	-6 14	0 00	LT	Y F
61 7300 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G18486 DTD	10/01/2013 3 5%	10/01/2028 -	3128MMRG0 -	MINOR = 35	
SOLD		01/31/2014	61 73					
ACQ	61 7300	11/07/2013	61 73	65 16	-3 43	0 00	ST	Y C
83 8400 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G18486 DTD	10/01/2013 3 5%	10/01/2028 -	3128MMRG0 -	MINOR = 35	
SOLD		03/17/2014	83 84					
ACQ	83 8400	11/07/2013	83 84	88.50	-4 66	0 00	ST	Y C
76 0400 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G18486 DTD	10/01/2013 3 5%	10/01/2028 -	3128MMRG0 -	MINOR = 35	
SOLD		04/15/2014	76 04					
ACQ	76 0400	11/07/2013	76 04	80.27	-4 23	0 00	ST	Y C
101 2700 FEDERAL HOME LOAN MORTGAGE CORP			POOL #G18486 DTD	10/01/2013 3 5%	10/01/2028 -	3128MMRG0 -	MINOR = 35	
SOLD		05/15/2014	101 27					
ACQ	101 2700	11/07/2013	101 27	106 90	-5 63	0 00	ST	Y C

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST

PAGE 127
RUN 02/28/2015
02 08:00 PM

TRUST YEAR ENDING 12/31/2014

TAX PREPARER 7155
TRUST ADMINISTRATOR 1486
INVESTMENT OFFICER 987

LEGEND F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
119 6900 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		06/16/2014	119 69					
ACQ	119 6900	11/07/2013	119 69	126 35	-6 66	0 00	ST	Y C
116 9000 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		07/15/2014	116 90					
ACQ	116 9000	11/07/2013	116 90	123 40	-6 50	0 00	ST	Y C
121 3700 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		08/15/2014	121 37					
ACQ	121 3700	11/07/2013	121 37	128 12	-6 75	0 00	ST	Y C
142 7600 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		09/15/2014	142 76					
ACQ	142 7600	11/07/2013	142 76	150 70	-7 94	0 00	ST	Y C
96 7000 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		10/15/2014	96 70					
ACQ	96 7000	11/07/2013	96 70	102 08	-5 38	0 00	ST	Y C
110 8100 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		11/17/2014	110 81					
ACQ	110 8100	11/07/2013	110 81	116 97	-6 16	0 00	LT	Y F
105 3500 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		12/15/2014	105 35					
ACQ	105 3500	11/07/2013	105 35	111.21	-5 86	0 00	LT	Y F
143 3700 FEDERAL HOME LOAN MORTGAGE CORP POOL #G18486 DTD		10/01/2013	3.5%	10/01/2028	- 3128MMRG0	- MINOR = 35		
SOLD		12/31/2014	143 37					
ACQ	143 3700	11/07/2013	143 37	151 35	-7 98	0 00	LT	Y F
162 0000 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		01/31/2014	162 00					
ACQ	162 0000	11/07/2013	162 00	172.13	-10 13	0 00	ST	Y C
148 4300 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		03/17/2014	148 43					
ACQ	148 4300	11/07/2013	148 43	157 71	-9.28	0 00	ST	Y C
179 0000 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		04/15/2014	179 00					
ACQ	179 0000	11/07/2013	179 00	190 19	-11 19	0 00	ST	Y C
220 4100 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		05/15/2014	220 41					
ACQ	220 4100	11/07/2013	220 41	234 19	-13 78	0 00	ST	Y C
135 3300 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		06/16/2014	135 33					
ACQ	135 3300	11/07/2013	135 33	143 79	-8 46	0 00	ST	Y C
179 7300 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		07/15/2014	179 73					
ACQ	179 7300	11/07/2013	179 73	190 96	-11 23	0 00	ST	Y C
164 2100 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		08/15/2014	164 21					
ACQ	164 2100	11/07/2013	164 21	174 47	-10 26	0 00	ST	Y C
160 6400 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		09/15/2014	160 64					
ACQ	160 6400	11/07/2013	160 64	170.68	-10 04	0 00	ST	Y C
155 4600 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		10/15/2014	155 46					
ACQ	155 4600	11/07/2013	155 46	165 18	-9 72	0 00	ST	Y C
179 7800 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		11/17/2014	179 78					
ACQ	179 7800	11/07/2013	179 78	191 02	-11 24	0 00	LT	Y F
198 4800 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		12/15/2014	198 48					
ACQ	198 4800	11/07/2013	198 48	210 88	-12 40	0 00	LT	Y F
161 6100 FEDERAL HOME LOAN MTG CORP POOL #E02696 DTD		05/01/2010	4%	05/01/2025	- 31294L7H0	- MINOR = 35		
SOLD		12/31/2014	161 61					
ACQ	161 6100	11/07/2013	161 61	171 71	-10 10	0 00	LT	Y F
1000 0000 FEDERAL NATIONAL MORTGAGE ASSN 5% 03/1 - 31359MH89		- MINOR = 30						
SOLD		03/06/2014	1091 99					
ACQ	1000 0000	11/06/2013	1091 99	1091 18	0 81	0 00	ST	Y C
100 6500 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		02/25/2014	100 65					
ACQ	100 6500	11/07/2013	100 65	110 42	-9 77	0 00	ST	Y C
74 7000 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		03/25/2014	74 70					
ACQ	74 7000	11/07/2013	74 70	81 95	-7 25	0 00	ST	Y C
71 4500 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		04/25/2014	71 45					
ACQ	71 4500	11/07/2013	71 45	78 38	-6 93	0 00	ST	Y C
84 2900 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		05/27/2014	84 29					
ACQ	84 2900	11/07/2013	84 29	92 47	-8 18	0 00	ST	Y C
112 8300 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		06/25/2014	112 83					
ACQ	112 8300	11/07/2013	112 83	123 78	-10 95	0 00	ST	Y C
66 3600 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		07/25/2014	66 36					
ACQ	66 3600	11/07/2013	66 36	72 80	-6 44	0 00	ST	Y C
88 2000 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD		10/01/05	5.5%	11/01/2035	- 31368HML4	- MINOR = 35		
SOLD		08/25/2014	88 20					
ACQ	88 2000	11/07/2013	88 20	96 76	-8 56	0 00	ST	Y C

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST

PAGE 128
RUN 02/28/2015
02 08 00 PM

TRUST YEAR ENDING 12/31/2014

TAX PREPARER 7155
TRUST ADMINISTRATOR 1486
INVESTMENT OFFICER 987

LEGEND. F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
75 6100 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD 10/01/05 5 5% 11/01/2035 - 31368HML4 - MINOR = 35								
SOLD		09/25/2014	75 61					
ACQ	75 6100	11/07/2013	75 61	82 95	-7 34	0 00	ST	Y C
94 2000 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD 10/01/05 5 5% 11/01/2035 - 31368HML4 - MINOR = 35								
SOLD		10/27/2014	94 20					
ACQ	94 2000	11/07/2013	94 20	103 34	-9 14	0 00	ST	Y C
78 9100 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD 10/01/05 5.5% 11/01/2035 - 31368HML4 - MINOR = 35								
SOLD		11/25/2014	78 91					
ACQ	78 9100	11/07/2013	78 91	86 57	-7 66	0 00	LT	Y F
54 5100 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD 10/01/05 5 5% 11/01/2035 - 31368HML4 - MINOR = 35								
SOLD		12/26/2014	54 51					
ACQ	54 5100	11/07/2013	54 51	59 80	-5 29	0 00	LT	Y F
98 8400 FEDERAL NATIONAL MORTGAGE ASSN POOL #190363 DTD 10/01/05 5 5% 11/01/2035 - 31368HML4 - MINOR = 35								
SOLD		12/31/2014	98 84					
ACQ	98 8400	11/07/2013	98 84	108 43	-9 59	0 00	LT	Y F
5000 0000 FEDERAL HOME LOAN MTG CORP DTD 01/07/201 - 3137EACH0 - MINOR = 30								
SOLD		11/07/2014	5031 05					
ACQ	5000 0000	11/06/2013	5031 05	5002 52	28 53	0 00	LT	Y F
12000 0000 FEDERAL HOME LOAN MTG CORP DTD 06/02/201 - 3137EACU1 - MINOR = 30								
SOLD		07/10/2014	12005 82					
ACQ	12000 0000	11/06/2013	12005 82	12000 00	5 82	0 00	ST	Y C
83 3000 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		02/25/2014	83 30					
ACQ	83 3000	11/07/2013	83 30	87 67	-4 37	0 00	ST	Y C
65 3700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		03/25/2014	65 37					
ACQ	65 3700	11/07/2013	65 37	68 80	-3 43	0 00	ST	Y C
74 7200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		04/25/2014	74 72					
ACQ	74 7200	11/07/2013	74 72	78 64	-3 92	0 00	ST	Y C
86 6500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		05/27/2014	86 65					
ACQ	86 6500	11/07/2013	86 65	91 20	-4 55	0 00	ST	Y C
104 7800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		06/25/2014	104 78					
ACQ	104 7800	11/07/2013	104 78	110 28	-5 50	0 00	ST	Y C
96 0800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		07/25/2014	96 08					
ACQ	96 0800	11/07/2013	96 08	101 12	-5 04	0 00	ST	Y C
129 2800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		08/25/2014	129 28					
ACQ	129 2800	11/07/2013	129 28	136 07	-6 79	0 00	ST	Y C
83 8800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		09/25/2014	83 88					
ACQ	83 8800	11/07/2013	83 88	88 28	-4 40	0 00	ST	Y C
90 7300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		10/27/2014	90 73					
ACQ	90 7300	11/07/2013	90 73	95 49	-4 76	0 00	ST	Y C
79 2700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		11/25/2014	79 27					
ACQ	79 2700	11/07/2013	79 27	83 43	-4 16	0 00	LT	Y F
86 3200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		12/26/2014	86 32					
ACQ	86 3200	11/07/2013	86 32	90 85	-4 53	0 00	LT	Y F
91 9800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ5300 DTD 11/01/2011 4% 11/01/2041 - 3138AW3J0 - MINOR = 35								
SOLD		12/31/2014	91 98					
ACQ	91 9800	11/07/2013	91 98	96 81	-4 83	0 00	LT	Y F
52 4200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		02/25/2014	52 42					
ACQ	52 4200	11/07/2013	52 42	53 47	-1 05	0 00	ST	Y C
53 6600 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		03/25/2014	53 66					
ACQ	53 6600	11/07/2013	53 66	54 73	-1 07	0 00	ST	Y C
76 2400 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		04/25/2014	76 24					
ACQ	76 2400	11/07/2013	76 24	77 76	-1 52	0 00	ST	Y C
65 6300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		05/27/2014	65 63					
ACQ	65 6300	11/07/2013	65 63	66 94	-1 31	0 00	ST	Y C
67 7300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		06/25/2014	67 73					
ACQ	67 7300	11/07/2013	67 73	69 08	-1 35	0 00	ST	Y C
78 5500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		07/25/2014	78 55					
ACQ	78 5500	11/07/2013	78 55	80 12	-1 57	0 00	ST	Y C
113 0800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		08/25/2014	113 08					
ACQ	113 0800	11/07/2013	113 08	115 34	-2 26	0 00	ST	Y C
84 0200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		09/25/2014	84 02					
ACQ	84 0200	11/07/2013	84 02	85 70	-1 68	0 00	ST	Y C
74 0400 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		10/27/2014	74 04					
ACQ	74 0400	11/07/2013	74 04	75 52	-1 48	0 00	ST	Y C

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST
TRUST YEAR ENDING 12/31/2014

PAGE 129
RUN 02/28/2015
02 08 00 PM

TAX PREPARER: 7155
TRUST ADMINISTRATOR: 1486
INVESTMENT OFFICER 987

LEGEND F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
72 5100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		11/25/2014	72 51					
ACQ	72 5100	11/07/2013	72 51	73 96	-1 45	0 00	LT	Y F
66 9100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		12/26/2014	66 91					
ACQ	66 9100	11/07/2013	66 91	68 25	-1 34	0 00	LT	Y F
80 0100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AJ9278 DTD 12/01/2011 3 5% 12/01/2041 - 3138E2JY2 - MINOR = 35								
SOLD		12/31/2014	80 01					
ACQ	80 0100	11/07/2013	80 01	81 61	-1 60	0 00	LT	Y F
63 1300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		02/25/2014	63 13					
ACQ	63 1300	11/07/2013	63 13	65 61	-2 48	0 00	ST	Y C
55 0100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		03/25/2014	55 01					
ACQ	55 0100	11/07/2013	55 01	57 17	-2 16	0 00	ST	Y C
58 5900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		04/25/2014	58 59					
ACQ	58 5900	11/07/2013	58 59	60 89	-2 30	0 00	ST	Y C
54 2800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		05/27/2014	54 28					
ACQ	54 2800	11/07/2013	54 28	56.41	-2 13	0 00	ST	Y C
44 6400 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		06/25/2014	44 64					
ACQ	44 6400	11/07/2013	44 64	46 39	-1 75	0 00	ST	Y C
74 1100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		07/25/2014	74 11					
ACQ	74 1100	11/07/2013	74 11	77 02	-2 91	0 00	ST	Y C
57 9700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		08/25/2014	57 97					
ACQ	57 9700	11/07/2013	57 97	60.24	-2 27	0 00	ST	Y C
62 2900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		09/25/2014	62 29					
ACQ	62 2900	11/07/2013	62 29	64 73	-2 44	0 00	ST	Y C
56 2800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		10/27/2014	56.28					
ACQ	56 2800	11/07/2013	56 28	58 49	-2 21	0 00	ST	Y C
63 9300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		11/25/2014	63 93					
ACQ	63 9300	11/07/2013	63 93	66 44	-2.51	0 00	LT	Y F
46 0700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		12/26/2014	46 07					
ACQ	46 0700	11/07/2013	46 07	47 88	-1 81	0 00	LT	Y F
70 9500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AO4079 DTD 05/01/2012 3% 05/01/2027 - 3138LUQ99 - MINOR = 35								
SOLD		12/31/2014	70 95					
ACQ	70 9500	11/07/2013	70 95	73 73	-2 78	0 00	LT	Y F
38 8000 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2.5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		04/25/2014	38 80					
ACQ	38 8000	03/07/2014	38 80	38 87	-0 07	0 00	ST	Y C
44 5500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2 5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		05/27/2014	44 55					
ACQ	44.5500	03/07/2014	44 55	44 63	-0 08	0 00	ST	Y C
41 9100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2.5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		06/25/2014	41 91					
ACQ	41 9100	03/07/2014	41 91	41 99	-0 08	0 00	ST	Y C
45 9000 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2 5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		07/25/2014	45 90					
ACQ	45 9000	03/07/2014	45 90	45 99	-0 09	0 00	ST	Y C
40 9200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2.5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		08/25/2014	40 92					
ACQ	40 9200	03/07/2014	40 92	41 00	-0 08	0 00	ST	Y C
45 6900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2.5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		09/25/2014	45 69					
ACQ	45 6900	03/07/2014	45 69	45 78	-0 09	0 00	ST	Y C
42 5300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2 5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		10/27/2014	42 53					
ACQ	42 5300	03/07/2014	42 53	42 61	-0 08	0 00	ST	Y C
38 8000 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2 5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		11/25/2014	38 80					
ACQ	38 8000	03/07/2014	38 80	38 87	-0 07	0 00	ST	Y C
38 5800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2.5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		12/26/2014	38 58					
ACQ	38 5800	03/07/2014	38 58	38.65	-0 07	0 00	ST	Y C
44 1000 FEDERAL NATIONAL MORTGAGE ASSN POOL #AT2062 DTD 04/01/2013 2.5% 04/01/2028 - 3138WPGJ0 - MINOR = 35								
SOLD		12/31/2014	44 10					
ACQ	44 1000	03/07/2014	44 10	44 18	-0 08	0 00	ST	Y C
20.9500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AU3735 DTD 08/01/2013 3% 08/01/2043 - 3138X3EH1 - MINOR = 35								
SOLD		12/26/2014	20 95					
ACQ	20 9500	11/07/2014	20 95	20 94	0 01	0 00	ST	Y C
23 5500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AU3735 DTD 08/01/2013 3% 08/01/2043 - 3138X3EH1 - MINOR = 35								
SOLD		12/31/2014	23 55					
ACQ	23 5500	11/07/2014	23 55	23 54	0 01	0 00	ST	Y C
186 3700 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		02/25/2014	186 37					
ACQ	186 3700	11/07/2013	186 37	203 75	-17 38	0 00	ST	Y C

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST

TRUST YEAR ENDING 12/31/2014

PAGE 130

RUN 02/28/2015
02.08:00 PM

TAX PREPARER- 7155
TRUST ADMINISTRATOR 1486
INVESTMENT OFFICER 987

LEGEND: F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
153 1800 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		03/25/2014	153 18					
ACQ	153 1800	11/07/2013	153 18	167 47	-14 29	0 00	ST	Y C
162 2300 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		04/25/2014	162 23					
ACQ	162 2300	11/07/2013	162 23	177.36	-15 13	0 00	ST	Y C
173 7100 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		05/27/2014	173 71					
ACQ	173 7100	11/07/2013	173 71	189 91	-16 20	0 00	ST	Y C
174 0400 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		06/25/2014	174 04					
ACQ	174 0400	11/07/2013	174 04	190 27	-16 23	0 00	ST	Y C
158 1500 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		07/25/2014	158 15					
ACQ	158 1500	11/07/2013	158 15	172 90	-14 75	0 00	ST	Y C
165 3600 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		08/25/2014	165 36					
ACQ	165 3600	11/07/2013	165 36	180 79	-15 43	0 00	ST	Y C
158 6400 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		09/25/2014	158 64					
ACQ	158 6400	11/07/2013	158 64	173 44	-14 80	0 00	ST	Y C
162 7100 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		10/27/2014	162 71					
ACQ	162 7100	11/07/2013	162 71	177 89	-15 18	0 00	ST	Y C
166 5200 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		11/25/2014	166 52					
ACQ	166 5200	11/07/2013	166 52	182 05	-15 53	0 00	LT	Y F
132 3800 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		12/26/2014	132 38					
ACQ	132 3800	11/07/2013	132 38	144 73	-12 35	0 00	LT	Y F
152 5700 FEDERAL NATIONAL MORTGAGE ASSN POOL #735591 DTD 05/01/2005 5% 06/01/2035 - 31402RF87 - MINOR = 35								
SOLD		12/31/2014	152 57					
ACQ	152 5700	11/07/2013	152 57	166 80	-14 23	0 00	LT	Y F
128 5100 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		02/25/2014	128 51					
ACQ	128 5100	11/07/2013	128 51	141 16	-12 65	0 00	ST	Y C
142 8100 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		03/25/2014	142 81					
ACQ	142 8100	11/07/2013	142 81	156 87	-14 06	0 00	ST	Y C
128 7800 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		04/25/2014	128 78					
ACQ	128 7800	11/07/2013	128 78	141 46	-12 68	0 00	ST	Y C
108 7600 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		05/27/2014	108 76					
ACQ	108 7600	11/07/2013	108 76	119 47	-10 71	0 00	ST	Y C
121 9200 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		06/25/2014	121 92					
ACQ	121 9200	11/07/2013	121 92	133 92	-12 00	0 00	ST	Y C
108 6900 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		07/25/2014	108 69					
ACQ	108 6900	11/07/2013	108 69	119 39	-10 70	0 00	ST	Y C
101 2800 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		08/25/2014	101 28					
ACQ	101 2800	11/07/2013	101 28	111 25	-9 97	0 00	ST	Y C
83 4300 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		09/25/2014	83 43					
ACQ	83 4300	11/07/2013	83 43	91 64	-8 21	0 00	ST	Y C
98 7800 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		10/27/2014	98 78					
ACQ	98 7800	11/07/2013	98 78	108.50	-9 72	0 00	ST	Y C
119 8000 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		11/25/2014	119 80					
ACQ	119 8000	11/07/2013	119 80	131 59	-11 79	0 00	LT	Y F
86 2500 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		12/26/2014	86 25					
ACQ	86 2500	11/07/2013	86 25	94 74	-8 49	0 00	LT	Y F
124 7800 FEDERAL NATIONAL MORTGAGE ASSN POOL #995876 DTD 06/01/2009 6% 11/01/2038 - 31416CJV9 - MINOR = 35								
SOLD		12/31/2014	124 78					
ACQ	124 7800	11/07/2013	124 78	137 06	-12 28	0 00	LT	Y F
76 9600 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3 5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		02/25/2014	76 96					
ACQ	76 9600	11/07/2013	76 96	81 49	-4 53	0 00	ST	Y C
77 5100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3.5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		03/25/2014	77 51					
ACQ	77 5100	11/07/2013	77 51	82 08	-4 57	0 00	ST	Y C
158 0700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3 5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		04/25/2014	158 07					
ACQ	158 0700	11/07/2013	158 07	167 38	-9 31	0 00	ST	Y C
71 2800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3 5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		05/27/2014	71 28					
ACQ	71 2800	11/07/2013	71 28	75 48	-4 20	0 00	ST	Y C
89 5200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3.5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		06/25/2014	89 52					
ACQ	89.5200	11/07/2013	89 52	94 79	-5.27	0 00	ST	Y C

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST

PAGE 131
RUN 02/28/2015
02 08 00 PM

TRUST YEAR ENDING 12/31/2014

TAX PREPARER. 7155
TRUST ADMINISTRATOR: 1486
INVESTMENT OFFICER. 987

LEGEND: F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
124 7500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3 5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		07/25/2014	124 75					
ACQ	124 7500	11/07/2013	124 75	132 10	-7 35	0 00	ST	Y C
171 0000 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3 5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		08/25/2014	171 00					
ACQ	171 0000	11/07/2013	171 00	181 07	-10 07	0 00	ST	Y C
95 2500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3.5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		09/25/2014	95 25					
ACQ	95 2500	11/07/2013	95 25	100 86	-5 61	0 00	ST	Y C
80 7500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3.5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		10/27/2014	80 75					
ACQ	80 7500	11/07/2013	80 75	85 51	-4 76	0 00	ST	Y C
144 8200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3.5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		11/25/2014	144 82					
ACQ	144 8200	11/07/2013	144 82	153 35	-8 53	0 00	LT	Y F
152 1400 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3 5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		12/26/2014	152 14					
ACQ	152 1400	11/07/2013	152 14	161 10	-8 96	0 00	LT	Y F
145 4300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AB2052 DTD 12/01/2010 3.5% 01/01/2026 - 31416XH60 - MINOR = 35								
SOLD		12/31/2014	145 43					
ACQ	145 4300	11/07/2013	145 43	154 00	-8 57	0 00	LT	Y F
115 3300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		02/25/2014	115 33					
ACQ	115 3300	11/07/2013	115 33	123 91	-8 58	0 00	ST	Y C
92 4600 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		03/25/2014	92 46					
ACQ	92 4600	11/07/2013	92 46	99 34	-6 88	0 00	ST	Y C
123 0100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		04/25/2014	123 01					
ACQ	123 0100	11/07/2013	123 01	132 16	-9 15	0 00	ST	Y C
124 4700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		05/27/2014	124 47					
ACQ	124 4700	11/07/2013	124 47	133 73	-9 26	0 00	ST	Y C
111 2700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		06/25/2014	111 27					
ACQ	111 2700	11/07/2013	111 27	119.55	-8 28	0 00	ST	Y C
157 6800 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		07/25/2014	157 68					
ACQ	157 6800	11/07/2013	157 68	169 41	-11 73	0 00	ST	Y C
146 5900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		08/25/2014	146 59					
ACQ	146 5900	11/07/2013	146 59	157 49	-10 90	0 00	ST	Y C
121 9500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		09/25/2014	121 95					
ACQ	121 9500	11/07/2013	121.95	131 02	-9 07	0 00	ST	Y C
137 6300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		10/27/2014	137 63					
ACQ	137.6300	11/07/2013	137 63	147 87	-10 24	0 00	ST	Y C
150 4100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		11/25/2014	150 41					
ACQ	150 4100	11/07/2013	150 41	161 60	-11 19	0 00	LT	Y F
159 6400 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		12/26/2014	159 64					
ACQ	159.6400	11/07/2013	159 64	171 51	-11 87	0 00	LT	Y F
155 7400 FEDERAL NATIONAL MORTGAGE ASSN POOL #AD3808 DTD 04/01/2010 4 5% 04/01/2040 - 31418RGS4 - MINOR = 35								
SOLD		12/31/2014	155 74					
ACQ	155 7400	11/07/2013	155 74	167 32	-11 58	0 00	LT	Y F
83 0900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		02/25/2014	83 09					
ACQ	83.0900	11/07/2013	83 09	88 49	-5 40	0 00	ST	Y C
85 2300 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		03/25/2014	85 23					
ACQ	85 2300	11/07/2013	85 23	90 77	-5 54	0 00	ST	Y C
77 7100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		04/25/2014	77 71					
ACQ	77 7100	11/07/2013	77 71	82 76	-5 05	0 00	ST	Y C
82 7700 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		05/27/2014	82 77					
ACQ	82 7700	11/07/2013	82 77	88.15	-5 38	0 00	ST	Y C
86 8200 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		06/25/2014	86 82					
ACQ	86 8200	11/07/2013	86 82	92 46	-5 64	0 00	ST	Y C
84 9100 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		07/25/2014	84 91					
ACQ	84 9100	11/07/2013	84 91	90 43	-5 52	0 00	ST	Y C
92 6900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		08/25/2014	92 69					
ACQ	92 6900	11/07/2013	92 69	98 72	-6 03	0 00	ST	Y C
71 0900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		09/25/2014	71 09					
ACQ	71 0900	11/07/2013	71 09	75 71	-4 62	0 00	ST	Y C
84 2500 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		10/27/2014	84 25					
ACQ	84 2500	11/07/2013	84 25	89 73	-5 48	0 00	ST	Y C

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST
TRUST YEAR ENDING 12/31/2014

PAGE 132
RUN 02/28/2015
02 08 00 PM

TAX PREPARER 7155
TRUST ADMINISTRATOR 1486
INVESTMENT OFFICER 987

LEGEND: F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
90 9900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		11/25/2014	90 99					
ACQ	90 9900	11/07/2013	90 99	96 90	-5 91	0 00	LT	Y F
73 9900 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		12/26/2014	73 99					
ACQ	73 9900	11/07/2013	73 99	78.80	-4 81	0 00	LT	Y F
87 6600 FEDERAL NATIONAL MORTGAGE ASSN POOL #AE0879 DTD 01/01/2011 4% 11/01/2025 - 31419A6R3 - MINOR = 35								
SOLD		12/31/2014	87 66					
ACQ	87 6600	11/07/2013	87 66	93 36	-5 70	0 00	LT	Y F
235 0000 GENERAL ELEC CO COM - 369604103 - MINOR = 50								
SOLD		04/14/2014	6025.26					
ACQ	60 0000	10/23/2013	1538 36	1544 94	-6 58	0 00	ST	C
	90 0000	11/12/2013	2307 55	2426 39	-118 84	0 00	ST	C
	50 0000	01/23/2014	1281 97	1291 50	-9 53	0 00	ST	C
	35 0000	02/24/2014	897 38	888 94	8 44	0 00	ST	C
85 0000 GILEAD SCIENCES INC - 375558103 - MINOR = 50								
SOLD		12/15/2014	8805 40					
ACQ	40 0000	10/18/2013	4143 72	2681 60	1462 12	0 00	LT	F
	10 0000	10/23/2013	1035 93	691 30	344 63	0 00	LT	F
	20 0000	11/12/2013	2071 86	1350 80	721 06	0 00	LT	F
	15 0000	02/24/2014	1553 89	1260 30	293 59	0 00	ST	C
5000 0000 GOLDMAN SACHS GROUP INC DTD 5/6/09 6% 05 - 38141EA33 - MINOR = 45								
SOLD		01/15/2014	5076 90					
ACQ	5000 0000	11/07/2013	5076 90	5000 00	76 90	0 00	ST	Y C
1000 0000 INTERNATIONAL BUSINESS MACHINES DTD 07/22/2011 1 95% 07/22/2016 - 459200GX3 - MINOR = 45								
SOLD		11/06/2014	1021 39					
ACQ	1000 0000	11/06/2013	1021 39	1021 82	-0 43	0 00	ST	Y C
95 0000 JP MORGAN CHASE & CO COM - 46625H100 - MINOR = 50								
SOLD		10/29/2014	5605 83					
ACQ	95 0000	10/18/2013	5605 83	5157 54	448 29	0 00	LT	F
250 0000 JUNIPER NETWORKS - 48203R104 - MINOR = 50								
SOLD		01/23/2014	6434 90					
ACQ	130 0000	10/18/2013	3346 15	2716 87	629 28	0 00	ST	C
	50 0000	10/23/2013	1286 98	973 00	313 98	0 00	ST	C
	70 0000	11/12/2013	1801 77	1358 70	443 07	0 00	ST	C
240 0000 LOWES COMPANIES INC - 548661107 - MINOR = 50								
SOLD		04/14/2014	11278 32					
ACQ	110 0000	10/18/2013	5169 23	5271.75	-102 52	0 00	ST	C
	30 0000	10/23/2013	1409 79	1457 40	-47 61	0 00	ST	C
	50 0000	11/12/2013	2349 65	2490 50	-140 85	0 00	ST	C
	30 0000	01/23/2014	1409 79	1428 60	-18.81	0 00	ST	C
	20.0000	02/24/2014	939 86	953 80	-13 94	0 00	ST	C
60 0000 MCDONALD'S CORP - 580135101 - MINOR = 50								
SOLD		02/24/2014	5806 09					
ACQ	30 0000	10/18/2013	2903 05	2867 40	35 65	0 00	ST	C
	10 0000	10/23/2013	967 68	942 40	25 28	0 00	ST	C
	10 0000	11/12/2013	967 68	976.50	-8 82	0 00	ST	C
	10 0000	01/23/2014	967 68	950 60	17 08	0 00	ST	C
9000 0000 MORGAN STANLEY DTD 11/20/2009 4 2% 11/20 - 61747YCK9 - MINOR = 45								
SOLD		10/20/2014	9024 84					
ACQ	9000 0000	11/06/2013	9024 84	9000 00	24 84	0 00	ST	Y C
10000 0000 ONTARIO (PROVINCE OF) DTD 01/27/2011 1 3 - 68323AAE4 - MINOR = 45								
SOLD		01/08/2014	10004 80					
ACQ	10000 0000	11/07/2013	10004 80	10026 00	-21 20	0 00	ST	Y C
190 0000 PHILIP MORRIS INTERNATIONAL INC - 718172109 - MINOR = 50								
SOLD		02/24/2014	15098 40					
ACQ	90 0000	10/18/2013	7151 87	7837.20	-685 33	0 00	ST	C
	30 0000	10/23/2013	2383 96	2652.84	-268 88	0 00	ST	C
	40 0000	11/12/2013	3178 61	3586 76	-408 15	0 00	ST	C
	30 0000	01/23/2014	2383 96	2501 70	-117 74	0 00	ST	C
1000 0000 PRUDENTIAL FINANCIAL DTD 11/18/2010 4 5% - 74432QBP9 - MINOR = 45								
SOLD		03/06/2014	1091 70					
ACQ	1000 0000	11/06/2013	1091 70	1086 78	4 92	0 00	ST	Y C
90 0000 TJX COS INC NEW - 872540109 - MINOR = 50								
SOLD		05/22/2014	5058 73					
ACQ	50 0000	10/18/2013	2810 41	2877 50	-67 09	0 00	ST	C
	10 0000	10/23/2013	562 08	586 80	-24 72	0 00	ST	C
	20 0000	11/12/2013	1124 16	1229 60	-105 44	0 00	ST	C
	10 0000	01/23/2014	562 08	586 30	-24 22	0 00	ST	C
180 0000 TARGET CORP COM - 87612E106 - MINOR = 50								
SOLD		02/24/2014	10142 83					
ACQ	80 0000	10/18/2013	4507 93	5176 00	-668 07	0 00	ST	C
	30 0000	10/23/2013	1690 47	1934 40	-243 93	0 00	ST	C
	40 0000	11/12/2013	2253 96	2619 20	-365 24	0 00	ST	C
	30.0000	01/23/2014	1690 47	1758 60	-68 13	0 00	ST	C
250 0000 TEXAS INSTRUMENTS INC - 882508104 - MINOR = 50								
SOLD		09/22/2014	12077 24					
ACQ	130 0000	10/18/2013	6280 16	5283 07	997 09	0 00	ST	C
	50 0000	10/23/2013	2415 45	1988 50	426 95	0 00	ST	C
	50 0000	11/12/2013	2415 45	2090 50	324 95	0 00	ST	C
	10 0000	01/23/2014	483 09	443 80	39 29	0 00	ST	C
	10 0000	02/24/2014	483 09	447 70	35 39	0 00	ST	C
60 0000 TIFFANY & CO - 886547108 - MINOR = 50								
SOLD		12/15/2014	6191.20					
ACQ	30.0000	10/18/2013	3095 60	2344.80	750 80	0 00	LT	F
	10 0000	10/23/2013	1031 87	780.00	251 87	0 00	LT	F
	20.0000	11/12/2013	2063 73	1637.60	426 13	0 00	LT	F

ACCT H705 1212005531
FROM 01/01/2014
TO 12/31/2014

REGIONS BANK, TRUST DEPARTMENT
STATEMENT OF CAPITAL GAINS AND LOSSES
BETTY MCGOWIN CHARITABLE TRUST

PAGE 133

RUN 02/28/2015
02 08 00 PM

TRUST YEAR ENDING 12/31/2014

TAX PREPARER 7155
TRUST ADMINISTRATOR 1486
INVESTMENT OFFICER. 987

LEGEND F - FEDERAL S - STATE I - INHERITED
E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	MARKET DISCOUNT	TERM	NC
4000 0000 TIME WARNER CABLE	6 75%	07/01/2018	- 88732JAL2	- MINOR = 45				
SOLD		01/16/2014	4493 61					
ACQ	4000 0000	11/06/2013	4493 61	4468.33	25 28	0 00	ST	Y C
70 0000 TRAVELERS COMPANIES, INC	- 89417E109	- MINOR = 50						
SOLD		03/10/2014	5858 39					
ACQ	30 0000	10/18/2013	2510 74	2597.10	-86 36	0 00	ST	C
	10 0000	10/23/2013	836 91	861 50	-24 59	0 00	ST	C
	20 0000	11/12/2013	1673 83	1726 00	-52 17	0 00	ST	C
	10 0000	02/24/2014	836 91	841 70	-4 79	0 00	ST	C
1000 0000 UNITED STATES TREASURY N/B DTD 08/02/10	- 912828NR7	- MINOR = 30						
SOLD		11/06/2014	1039 25					
ACQ	1000 0000	05/21/2014	1039 25	1040 29	-1 04	0 00	ST	C
34000 0000 UNITED STATES TREASURY DTD 11/30/2010 1	- 912828PJ3	- MINOR = 30						
SOLD		05/08/2014	34610 93					
ACQ	34000 0000	11/06/2013	34610 93	34558 62	52 31	0 00	ST	Y C
5000 0000 UNITED STATES TREASURY DTD 11/30/2010 1	- 912828PJ3	- MINOR = 30						
SOLD		06/04/2014	5084 76					
ACQ	5000.0000	11/06/2013	5084 76	5061 22	23 54	0 00	ST	Y C
1000 0000 UNITED STATES TREASURY DTD 11/30/2010 1	- 912828PJ3	- MINOR = 30						
SOLD		11/06/2014	1012 54					
ACQ	1000 0000	06/05/2014	1012 54	1012.10	0 44	0 00	ST	C
1056 1700 UNITED STATES TREASURY INFLATION INDEX BOND DTD 07/29/2011 .625% 07/15/2021	- 912828QV5	- MINOR = 30						
SOLD		08/06/2014	1109 43					
ACQ	1056.1700	11/06/2013	1109 43	1097 65	11 78	0 00	ST	Y C
2114 4200 UNITED STATES TREASURY INFLATION INDEX BOND DTD 07/29/2011 .625% 07/15/2021	- 912828QV5	- MINOR = 30						
SOLD		09/19/2014	2152 66					
ACQ	2114 4200	11/06/2013	2152 66	2197.39	-44 73	0 00	ST	Y C
11629 3100 UNITED STATES TREASURY INFLATION INDEX BOND DTD 07/29/2011 .625% 07/15/2021	- 912828QV5	- MINOR = 30						
SOLD		09/19/2014	11843 72					
ACQ	11629.3100	11/06/2013	11843 72	12085.62	-241 90	0 00	ST	Y C
1000 0000 UNITED STATES TREASURY DTD 05/15/2013 1	- 912828VB3	- MINOR = 30						
SOLD		03/06/2014	925 98					
ACQ	1000 0000	01/21/2014	925 98	916 52	9 46	0 00	ST	C
1000 0000 UNITED STATES TREASURY DTD 05/15/2013 1	- 912828VB3	- MINOR = 30						
SOLD		11/06/2014	959 29					
ACQ	1000 0000	09/19/2014	959 29	943 56	15 73	0 00	ST	C
4000 0000 VERIZON COMMUNICATIONS	5 55%	02/15/201	- 92343VAC8	- MINOR = 45				
SOLD		04/04/2014	4354 08					
ACQ	4000 0000	11/08/2013	4354 08	4331 42	22 66	0 00	ST	Y C
50 0000 VISA INC - CLASS A SHRS - 92826C839	- MINOR = 50							
SOLD		09/22/2014	10733 85					
ACQ	30 0000	10/18/2013	6440 31	5984 70	455 61	0 00	ST	C
	10 0000	10/23/2013	2146 77	1988 40	158 37	0 00	ST	C
	10 0000	11/12/2013	2146 77	1984 00	162 77	0 00	ST	C
150 0000 WALMART STORES INC	COM - 931142103	- MINOR = 50						
SOLD		06/05/2014	11581 86					
ACQ	70 0000	10/18/2013	5404 87	5294 10	110 77	0 00	ST	C
	20 0000	10/23/2013	1544 25	1523 40	20 85	0 00	ST	C
	30.0000	11/12/2013	2316 37	2362 80	-46 43	0 00	ST	C
	20 0000	01/23/2014	1544 25	1499 80	44 45	0 00	ST	C
	10 0000	02/24/2014	772 12	735.30	36 82	0 00	ST	C
140 0000 ACCENTURE PLC SEDOL #B4BNMY3 ISIN #IE00B	- G1151C101	- MINOR = 55						
SOLD		07/14/2014	11119 66					
ACQ	70 0000	10/18/2013	5559 83	5112 80	447 03	0 00	ST	C
	20 0000	10/23/2013	1588 52	1475 00	113 52	0 00	ST	C
	40 0000	11/12/2013	3177 05	3056 00	121 05	0 00	ST	C
	10 0000	02/24/2014	794 26	846 90	-52 64	0 00	ST	C
150 0000 EATON CORP PLC ISIN IE00B8KQK827 SEDOL	- G29183103	- MINOR = 55						
SOLD		10/29/2014	9889 91					
ACQ	150 0000	02/24/2014	9889 91	11054 99	-1165 08	0 00	ST	C
FOUND UPDATE 02/03/15								
TOTALS			355313 66	347422.02				

SUMMARY OF CAPITAL GAINS/LOSSES

FEDERAL	SHORT TERM	LONG TERM 28%	LONG TERM	ST WASH SALE	LT WASH SALE	1250 GAIN
NONCOVERED FROM ABOVE	-938 12	0 00	-310 83	0 00	0 00	0 00*
COVERED FROM ABOVE	4181 22	0 00	4959 37	0 00	0 00	
COMMON TRUST FUND	0 00	0 00	0 00			0 00
CAPITAL GAIN DIV/DIST	0 00	0 00	28989 83			0 00
	3243 10	0 00	33638 37	0 00	0 00	0 00
STATE						
NONCOVERED FROM ABOVE	-938 12	0 00	-310.83	0 00	0 00	0 00*
COVERED FROM ABOVE	4181 22	0 00	4959 37	0 00	0 00	
COMMON TRUST FUND	0 00	0 00	0 00			0 00
CAPITAL GAIN DIV/DIST	0 00	0 00	28989 83			0 00
	3243 10	0 00	33638 37	0 00	0 00	0 00

* - 1250 GAIN DETAILED ON TRANS PAGES, NOT ABOVE