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For calendar year 2016, or tax year beginning 03-01-2016

, and ending 02-28-2017

Name of foundation ELAINE FELD STERN CHARITABLE TRUST BLUE RIDGE BANK & TRUST CO 11890000436		A Employer identification number 43-6354470	
Number and street (or P.O. box number if mail is not delivered to street address) 4200 LITTLE BLUE PARKWAY		Room/suite	B Telephone number (see instructions) (816) 358-5000
City or town, state or province, country, and ZIP or foreign postal code INDEPENDENCE, MO 64057		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) \$ 3,099,802	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) _____ (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 ☐	

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 ☒ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	563	563		
	4 Dividends and interest from securities	100,096	100,096		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	-2,073			
	b Gross sales price for all assets on line 6a 1,241,252				
	7 Capital gain net income (from Part IV, line 2)				
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances _____				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	2	2		
	12 Total. Add lines 1 through 11	98,588	100,661		
	13 Compensation of officers, directors, trustees, etc	22,897	2,290		20,607
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	1,875	1,875		
	c Other professional fees (attach schedule)	25,401	22,861		2,540
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	9,961			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	73	73		
	24 Total operating and administrative expenses. Add lines 13 through 23	60,207	27,099		23,147
	25 Contributions, gifts, grants paid	123,500			123,500
	26 Total expenses and disbursements. Add lines 24 and 25	183,707	27,099		146,647
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-85,119			
	b Net investment income (if negative, enter -0-)		73,562		
c Adjusted net income (if negative, enter -0-)					

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions.)			
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash—non-interest-bearing	647	547	547
	2	Savings and temporary cash investments	35,118	27,215	27,215
	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 (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____ 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 (attach schedule)	134,120	877,149	893,946
	b	Investments—corporate stock (attach schedule)	977,367	984,741	1,601,833
	c	Investments—corporate bonds (attach schedule)	1,402,718	567,947	576,261
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)		7,252		
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	2,549,970	2,464,851	3,099,802	
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 (attach schedule).			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)		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	2,549,970	2,464,851	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions)	2,549,970	2,464,851	
31	Total liabilities and net assets/fund balances (see instructions) .	2,549,970	2,464,851		

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	2,549,970
2	Enter amount from Part I, line 27a	2	-85,119
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	2,464,851
5	Decreases not included in line 2 (itemize) ▶ _____	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	2,464,851

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 See Additional Data Table			
b			
c			
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 See Additional Data Table			
b			
c			
d			
e			

(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))
a See Additional Data Table			
b			
c			
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	-2,073
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) (see instructions) If (loss), enter -0- in Part I, line 8 { }	3	-8,610

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 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))
2015	194,088	3,092,022	0 06277
2014	191,179	3,303,325	0 05788
2013	234,948	3,237,251	0 07258
2012	185,525	3,126,904	0 05933
2011	170,559	2,454,123	0 06950
2 Total of line 1, column (d)			2 0 322053
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 0 064411
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			4 3,044,788
5 Multiply line 4 by line 3			5 196,118
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 736
7 Add lines 5 and 6			7 196,854
8 Enter qualifying distributions from Part XII, line 4 ,			8 146,647

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

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	1,471
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	
3	Add lines 1 and 2.	3	1,471
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	1,471
6	Credits/Payments		
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	5,200
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	5,200
8	Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8	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	3,721
11	Enter the amount of line 10 to be Credited to 2017 estimated tax ▶ 1,480 Refunded ▶	11	2,241

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?	1a	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for 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>	1b	No
c Did the foundation file Form 1120-POL for this year?	1c	No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ \$ _____ (2) On foundation managers ▶ \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ \$ _____		
2 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>	2	No
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? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	No
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	No
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5	No
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?	6	Yes
7 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>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MO _____		
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> .	8b	Yes
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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	No

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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	Yes	
14	The books are in care of ► BLUE RIDGE BANK & TRUST Telephone no ► (816) 358-5000			

Located at **►** 4200 LITTLE BLUE PARKWAY INDEPENDENCE MO ZIP+4 **►** 64057

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			
16	At any time during calendar year 2016, 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR). If "Yes," enter the name of the foreign country ►	16	Yes	No

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.

1a	During the year did the foundation (either directly or indirectly)		Yes	No
	(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		No
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 2016? ☐	1c		No
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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? ☐ Yes ☒ No If "Yes," list the years ► 20____, 20____, 20____, 20____			
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). ☐	2b		No
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? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2016 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 2016). ☐	3b		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2016?	4b		No

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)?	☐ Yes ☒ No	5b		No
Organizations relying on a current notice regarding disaster assistance check here.	☐ Yes ☒ No			
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		No
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		No

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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
SUSAN FELD STRAUSS 1035 WEST 64TH TERRACE KANSAS CITY, MO 64113	Trustee 1 00	5,084		
LESLIE ANN STRAUSS 7509 LANGLEY CANYON ROAD SALINAS, CA 93907	Trustee 1 00	5,084		
DON KAHAN 505 NORTH HIGHWAY 50 LEES SUMMIT, MO 64063	Trustee 1 00	5,084		
ROBERT J MARGOLIN 1628 RIVER RIDGE WILLIAMSBURG, VA 23185	Trustee 1 00	7,645		
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	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NONE				
Total number of other employees paid over \$50,000. ▶				

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
NONE		
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
1	
2	
3	
4	

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
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	

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	3,040,532
b	Average of monthly cash balances.	1b	50,623
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	3,091,155
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	
3	Subtract line 2 from line 1d.	3	3,091,155
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	46,367
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	3,044,788
6	Minimum investment return. Enter 5% of line 5.	6	152,239

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	152,239
2a	Tax on investment income for 2016 from Part VI, line 5.	2a	1,471
b	Income tax for 2016 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	1,471
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	150,768
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	150,768
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	150,768

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	146,647
b	Program-related investments—total from Part IX-B.	1b	
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	146,647
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 (see instructions).	5	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	146,647

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				150,768
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2016				
a From 2011.				
b From 2012. 32,150				
c From 2013. 75,919				
d From 2014. 28,561				
e From 2015. 44,686				
f Total of lines 3a through e.	181,316			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ 146,647				
a Applied to 2015, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).	0			
c Treated as distributions out of corpus (Election required—see instructions).				146,647
d Applied to 2016 distributable amount.				
e Remaining amount distributed out of corpus	4,121			4,121
5 Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:	177,195			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b				
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.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2015 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2017				0
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).				
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions).				
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	177,195			
10 Analysis of line 9				
a Excess from 2012. 28,029				
b Excess from 2013. 75,919				
c Excess from 2014. 28,561				
d Excess from 2015. 44,686				
e Excess from 2016.				

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 2016, enter the date of the ruling. ▶

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

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the organization 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

J BRYAN ALLEE
4200 LITTLE BLUE PARKWAY
INDEPENDENCE, MO 64057
(816) 358-5000

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

LETTER DESCRIBING THE NEED, PURPOSES AND PROGRAM OF REQUESTING ORGANIZATION, PROOF OF THE ORGANIZATION'S ELIGIBILITY FOR TAX EXEMPT CONTRIBUTIONS, THE AMOUNT SOUGHT AND TIME WHEN CONTRIBUTION IS NEEDED

c Any submission deadlines

NONE

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

TRUST MAKES CONTRIBUTIONS TO SECTION 501(C)(3) ORGANIZATIONS. GENERALLY DOES NOT FUND TAX SUPPORTED INSTITUTIONS, TRAVEL CONFERENCES, TELETHONS OR PROGRAMS WHICH DO NOT PROVIDE DIRECT SERVICES TO BENEFICIARIES. TRUST DOES NOT MAKE CONTRIBUTIONS TO INDIVIDUALS WHERE SCHOLARSHIP FUNDS ARE AWARDED TO AN EDUCATIONAL INSTITUTION, INSTITUTION SELECTS RECIPIENT

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 <i>Paid during the year</i> See Additional Data Table				
Total			3a	123,500
b <i>Approved for future payment</i>				
Total			3b	

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	
1 Program service revenue					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments			14	563	
4 Dividends and interest from securities. . . .			14	100,096	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.				2	
8 Gain or (loss) from sales of assets other than inventory			18	-2,073	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a _____					
b _____					
c _____					
d _____					
e _____					
12 Subtotal Add columns (b), (d), and (e). .				98,588	
13 Total. Add line 12, columns (b), (d), and (e).			13		98,588

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

Part XVII

- | | Yes | No |
|-------|-----|----|
| 1a(1) | | No |
| 1a(2) | | No |
| 1b(1) | | No |
| 1b(2) | | No |
| 1b(3) | | No |
| 1b(4) | | No |
| 1b(5) | | No |
| 1b(6) | | No |
| 1c | | No |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No
- b** If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

May the IRS discuss this return with the preparer shown below (see instr)? ☒ Yes ☐ No

Print/Type preparer's name MERIDITH BIHUNIAK	Preparer's Signature	Date	Check if self-employed ► ☐	PTIN P00079749
Firm's name ► OFlynn & Bihuniak Chartered				Firm's EIN ►
Firm's address ► 4200 Somerset Drive Ste 137 Prairie Village, KS 66208				Phone no (913) 648-6828

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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)
SHORT TERM SALES-SCH ATT	P	2016-12-31	2016-12-31
LONG TERM SALES-SCH ATT	P	2010-12-31	2016-12-31
SHORT TERM CAPITAL GAIN DISTRIBUTIONS	P	2016-12-31	2016-12-31
LONG TERM CAPITAL GAIN DISTRIBUTIONS	P	2010-12-31	2016-12-31
ARES MGMT LP ADJ TO BASIS ON SALE	P	2016-12-31	2016-12-31
GOLDMAN SACHS HI YD-ADJ TO BASIS ROC	P	2016-12-31	2016-12-31
GOLDMAN SACHS HI YD-ADJ TO BASIS ROC	P	2010-12-31	2016-12-31

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
548,936		558,783	-9,847
685,083		684,542	541
1,048			1,048
5,759			5,759
32			32
157			157
237			237

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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	
			-9,847
			541
			1,048
			5,759
			32
			157
			237

Form 990FP Part XV Line 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				
AMERICAN RED CROSS 211 WEST ARMOUR BOULEVARD KANSAS CITY, MO 64111	NONE	N/A	CHARITABLE	10,000
CHILDREN'S MERCY HOSPITAL 2401 GILLHAM ROAD KANSAS CITY, MO 64108	NONE	N/A	MEDICAL	9,000
TRUMAN MEDICAL CENTER FOUNDATION 2310 HOLMES SUITE 735 KANSAS CITY, MO 64108	NONE	N/A	MEDICAL	6,000
HARVESTERS 3801 TOPPING AVENUE KANSAS CITY, MO 64129	NONE	N/A	CHARITABLE	10,000
BOYS GIRLS CLUB OF GREATER KANSAS C 6301 ROCKHILL ROAD 303 KANASAS CITY, MO 64113	NONE	N/A	CHARITABLE	2,000
WOMEN'S EMPLOYMENT NETWORK 720 OAK STREET 200 KANSAS CITY, MO 64106	NONE	N/A	EDUCATION	2,000
SALVATION ARMY PO BOX 412577 KANSAS CITY, MO 64141	NONE	N/A	CHARITABLE	8,000
AUTISM SOCIETY OF AMERICA PO BOX 96223 WASHINGTON, DC 20090	NONE	N/A	EDUCATION	1,500
PARALYZED VETERANS OF AMERICA 801 18TH STREET NW WASHINGTON, DC 20006	NONE	N/A	CHARITABLE	3,000
KANSAS CITY HOSPICE PALLIATIVE CARE 9221 WARD PARKWAY 100 KANSAS CITY, MO 64114	NONE	N/A	MEDICAL	4,000
LEE'S SUMMIT CARES 901 NE INDEPENDENCE AVENUE LEES SUMMIT, MO 64063	NONE	N/A	CHARITABLE	4,000
LEE'S SUMMIT SOCIAL SERVICES 108 SE 4TH STREET LEES SUMMIT, MO 64063	NONE	N/A	CHARITABLE	14,000
OZANAM 421 EAST 137TH STREET KANSAS CITY, MO 64145	NONE	N/A	CHARITABLE	2,000
GILLIS CENTER 8150 WORNALL ROAD KANSAS CITY, MO 64114	NONE	N/A	MEDICAL	3,000
JANUS OF SANTA CRUZ 200 7TH AVENUE SANTA CRUZ, CA 95062	NONE	N/A	MEDICAL	1,500
Total ► 3a				123,500

Form 990PF Part XV Line 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				
MOCSA 3100 BROADWAY STREET KANSAS CITY, MO 64111	NONE	N/A	CHARITABLE	4,000
HOPE HOUSE PO BOX 577 LEES SUMMIT, MO 64063	NONE	N/A	CHARITABLE	4,500
JAMESTOWN-YORKTOWN FOUNDATION INC PO BOX 3605 WILLIAMSBURG, VA 23187	NONE	N/A	EDUCATION	1,000
DREAM CATCHERS EQUINE ASST 7550 NE CROUCH ROAD CAMERON, MO 64429	NONE	N/A	LIFE SKILLS DEVELOPMENT	1,000
JACKSON COUNTY CASA 625 EAST 26TH STREET KANSAS CITY, MO 64108	NONE	N/A	CHARITABLE	4,000
PETS FOR LIFE INC 7240 WORNALL ROAD KANSAS CITY, MO 64114	NONE	N/A	CHARITABLE	2,000
MONTEREY COUNTY RAPE CRISIS CENTER 173 SARGENT COURT MONTEREY, CA 93940	NONE	N/A	CHARITABLE	4,000
COMPREHENSIVE MENTAL HEALTH SERVICE 17844 EAST 23RD STREET INDEPENDENCE, MO 64057	NONE	N/A	BEHAVIORAL HEALTH SERVICES	2,000
ST LUKE'S HOSPITAL FOUNDATION 4225 BALTIMORE AVENUE KANSAS CITY, MO 64111	NONE	N/A	MEDICAL	2,000
CHILDREN'S THERAPEUTIC LEARNING CEN 3101 MAIN STREET KANSAS CITY, MO 64111	NONE	N/A	EDUCATION	2,000
COLONIAL CASA 1311 JAMESTOWN ROAD WILLIAMSBURG, VA 23185	NONE	N/A	CHARITABLE	3,000
JUVENILE DIABETES RESEARCH FOUNDATI 920 MAIN STREET 280 KANSAS CITY, MO 64105	NONE	N/A	MEDICAL	4,000
BACH ARIA SOLOISTS INC 1215 WEST 64TH TERRACE KANSAS CITY, MO 64113	NONE	N/A	ARTS	3,000
WOUNDED WARRIOR PROJECT PO BOX 758517 TOPEKA, KS 66675	NONE	N/A	MEDICAL	2,000
JUNIOR ACHIEVEMENT OF MIDDLE AMERIC 4049 PENNSYLVANIA AVE SUITE 150 KANSAS CITY, MO 64111	NONE	N/A	EDUCATION	1,500
Total ►				123,500
3a				

Form 990PF Part XV Line 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				
HUMANE SOCIETY OF GREATER KANSAS CI 5445 PARALLEL PARKWAY KANSAS CITY, KS 66104	NONE	N/A	ANIMAL RESCUE	1,000
CHILD PROTECTION CENTER 3101 BROADWAY SUITE 750 KANSAS CITY, MO 64111	NONE	N/A	CHILD WELFARE	2,500
Total ▶ 3a				123,500

TY 2016 Accounting Fees Schedule**Name:** ELAINE FELD STERN CHARITABLE TRUST

BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470**Software ID:** 16000303**Software Version:** 2016v3.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
O'FLYNN & BIHUNIAK	1,875	1,875	0	0

TY 2016 Investments Corporate Bonds Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST

BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470

Software ID: 16000303

Software Version: 2016v3.0

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS CORE FIXED-INC INSTL		
GOLDMAN SACHS HIGH YIELD INSTL		
T ROWE PRICE EMERGING MARKETS BOND FUND		
DODGE & COX INCOME FUND	124,398	127,868
VANGUARD INTERMEDIATE TERM TAX-EXEMPT		
PALMER SQUARE INCOME PLUS	120,000	120,736
DOUBLELINE TOTAL RETURN BOND		
GOLDMAN SACHS GROUP INC	3,298	3,346
LORD ABBETT SHORT DURATION INCOME	170,650	171,593
MORGAN STANLEY DEP FIX/FLT	8,615	9,247
VANGUARD INTERM TERM BOND INDEX		
DTE ENERGY CO SERIES F JR SUB DEB	4,641	4,630
LEGG MASON INC JR SUB NT DTD 6.375%	2,217	2,219
SOUTHERN CO JR SB 2015A 75	4,622	4,664
VANGUARD HIGH YIELD ADM	129,506	131,958

TY 2016 Investments Corporate Stock Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470

Software ID: 16000303

Software Version: 2016v3.0

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ISHARES RUSSELL MIDCAP VALUE	48,360	139,373
ISHARES RUSSELL 2000 GROWTH	16,745	50,639
ISHARES RUSSELL 2000 VALUE	16,373	42,335
ISHARES RUSSELL MIDCAP GWTH INDEX	38,548	113,392
SPDR S & P DIVIDEND	147,416	320,726
VANGUARD HIGH DIVIDEND YIELD INDX ETF		
VANGUARD TOTAL STOCK MARKET ETF	76,768	206,207
JP MORGAN CHASE & CO ALERIAN ETF		
WISDOMTREE EMERGING MKTS SM CAP DIV		
ISHARES DOW JONES INTL SELECT DIV ID IDV	41,747	47,769
FEDERATED STRATEGIC VALUE FUND	189,268	217,955
AEGON N V PERP CAP SECS 6.375%	2,272	2,281
ALLSTATE CORP DEP PFD	10,150	10,195
BB&T CORP PFD	4,913	5,014
BANK OF AMERICA CORP SERIES EE PFD	4,003	4,115
BANK OF NEW YORK MELLON 1/4000 PFD C		
CAPITAL ONE FINL CORP PFD SER H	5,108	5,050
CITIGROUP INC DEP SHS C	4,223	4,345
CITY NATIONAL CORP 1/40TH PFD C		
DISCOVER FINANCIAL SVCS DEP SHS		
FIRST REPUBLIC BANK SAN FRANCISCO CA DEP	3,566	3,639
GOLDMAN SACHS GRP DEP SHS 1/1000		
HSBC FINANCE CORP PFD		
JPMORGAN CHASE & CO DEP PFD		
METLIFE INC FLOATING RATE SERIES A PFD		
MORGAN STANLEY PFD		
NORTHERN TRUST CORP DEP SHS PFD	9,867	10,578
PNC FINANCIAL SVS GRP 1/400 SER Q PFD	10,007	10,574
REGIONS FINANCIAL CORP PFD	4,908	5,013
SCE TR PFD		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SCHWAB CHARLES CORP NEW D SHS SER B PFD		
STATE STREET CORP DEP PFD	4,817	5,091
SUNTRUST BANKS INC PFD	9,404	9,793
TORTOISE ENERGY INFRASTRUCTURE CORP		
US BANCORP 1/1000 PRP H PFD	3,343	3,318
VANGUARD FTSE DEVELOPED MKTS ETF	92,833	131,568
VANGUARD REIT INDEX	115,000	126,071
WELLS FARGO & CO NEW DEP 1/1000 CL A		
CHS INC CLASS B SER 4 PFD	8,583	9,081
ING GROEP NV 6.125% PFD	2,308	2,317
JPMORGAN CHASE & CO PREF SHARE	9,628	10,199
KKR FINANCIAL HLDGS LLC SER A PFD		
SCHWAB CHARLES CORP PREF SHARE C	4,931	5,127
WELLS FARGO & CO PREF SHARE	4,890	5,062
BB&T CORP DEP PFD SER H	5,095	5,050
BANC OF CALIFORNIA INC PRD E	4,684	4,662
BANK OF AMERICA CORP PFD CUM SER C	2,854	2,858
CAPITAL ONE FINL CORP PFD SER F	5,024	5,023
CHIMERA INVESTMENT CORP PFD SER A	5,437	5,375
CHIMERA INVESTMENT CORP PFD SER B	2,875	2,867
CITIGROUP INC PFD S	4,332	4,336
FIRST REPUBLIC BANK PFD SH	3,703	3,619
GOLDMAN SACHS GROUP INC SER K PFD	3,120	3,291
HUNTINGTON BANCSHARES	6,912	7,318
IBERIABANK CORP PREF SHARE	2,331	2,429
LEGG MASON INC PFD 5.45%	2,433	2,337
MONMOUTH REAL ESTATE INVT CORP PFD SER C	2,503	2,501
NATIONAL GENERAL HOLDINGS CORP PREF SH	6,247	6,043
NEXTERA ENERGY CAP HLDGS INC PFD	2,255	2,237
PUBLIC STORAGE PREF SH	3,402	3,492

Name of Stock	End of Year Book Value	End of Year Fair Market Value
REGIONS FINANCIAL CORP PFD	5,003	5,318
SPDR WELLS FARGO PREFERRED STOCK	4,377	4,407
SCHWAB CHARLES CORP	5,041	5,232
STATE STREET CORP PEF SHARE	5,272	5,041
VALIDUS HOLDINGS LTD PEF SHARE	6,397	6,160
WELLS FARGO & CO PEF SHARE X CL A	5,465	5,410

TY 2016 Investments Government Obligations Schedule**Name:** ELAINE FELD STERN CHARITABLE TRUST

BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470**Software ID:** 16000303**Software Version:** 2016v3.0**US Government Securities - End
of Year Book Value:**

7,337

**US Government Securities - End
of Year Fair Market Value:**

7,796

**State & Local Government
Securities - End of Year Book
Value:**

869,812

**State & Local Government
Securities - End of Year Fair
Market Value:**

886,150

TY 2016 Other Assets Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470

Software ID: 16000303

Software Version: 2016v3.0

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
PREPAID 990-PF TAX		4,609	
UNSETTLED ASSET SALES		2,643	

TY 2016 Other Expenses Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470

Software ID: 16000303

Software Version: 2016v3.0

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT EXPENSES FXD INV TRUST	73	73		

TY 2016 Other Income Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470

Software ID: 16000303

Software Version: 2016v3.0

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
Other Investment Income	2	2	

TY 2016 Other Professional Fees Schedule**Name:** ELAINE FELD STERN CHARITABLE TRUST

BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470**Software ID:** 16000303**Software Version:** 2016v3.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BLUE RIDGE BANK	25,401	22,861	0	2,540

TY 2016 Taxes Schedule

Name: ELAINE FELD STERN CHARITABLE TRUST
BLUE RIDGE BANK & TRUST CO 11890000436

EIN: 43-6354470

Software ID: 16000303

Software Version: 2016v3.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
2015 990PF BALANCE DUE	4,592			
2015 990PF INTEREST ON BALANCE DUE	53			
2015 990PF PENALTY ON BALANCE DUE	116			
2016 990PF ESTIMATES	5,200			

5/2/2017

TaxWork

ACCOUNT # 11890000436
 TAX ID XX-XXX4470
 FROM 03/01/2016
 TO 02/28/2017
 FISCAL YEAR 12/31

TRUST SOURCING SOLUTIONS
 Gain and Loss Report
 BLUE RIDGE BANK AND TRUST CO.,
 AGENT FOR THE ELAINE F STERN
 CHARITABLE TRUST U/W DTD
 7/6/1973, AGENCY DTD 8/7/08

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 AS OF 05/02/2017
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GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION -----	DATE SOLD/ ACQUIRED -----	PROCEEDS OF SALE/ COST -----	GAIN OR LOSS -----	REG ---	HOW ACQ/ COVERED -----	GIFT/INH DATE GIFT/INH FMV -----
SHORT TERM CAPITAL GAIN (LOSS) -----						
808513402						
60 000000 SHARES OF	03/08/2016	1,535 48	18.38	40	P	
SCHWAB CHARLES CORP PREF SHARE C	08/11/2015	1,517 10			C	
808513402						
125 000000 SHARES OF	03/09/2016	3,205 34	44 70	40	P	
SCHWAB CHARLES CORP PREF SHARE C	08/11/2015	3,160 64			C	
14040H402						
20 SHARES OF	03/10/2016	510 16	(3 03)	40	P	
CAPITAL ONE FINANCIAL CORP PREF	12/22/2015	513.19			C	
SHARE 1/40TH						
7591EP308						
30 SHARES OF	03/10/2016	762 38	(18 16)	40	P	
REGIONS FINANCIAL CORP PFD	12/22/2015	780 54			C	
38145G209						
10 SHARES OF	05/11/2016	257.46	(1 04)	40	P	
GOLDMAN SACHS GROUP INC DEP SHS	12/22/2015	258 50			C	
1/1000						
33616C852						
84 000000 SHARES OF	05/11/2016	2,207 10	65.79	40	P	
FIRST REPUBLIC BANK SAN	12/28/2015	2,141 31			C	
FRANCISCO CA DEP SH PFD						

5/2/2017

TaxWork

ACCOUNT # 11890000436
 TAX ID XX-XXX4470
 FROM 03/01/2016
 TO 02/28/2017
 FISCAL YEAR 12/31

TRUST SOURCING SOLUTIONS
 Gain and Loss Report
 BLUE RIDGE BANK AND TRUST CO ,
 AGENT FOR THE ELAINE F STERN
 CHARITABLE TRUST U/W DTD
 7/6/1973, AGENCY DTD 8/7/08

PAGE 2
 AS OF 05/02/2017
 RUN MAY 02 2017

GAIN AND LOSS DETAIL

CUSIP #/ PROPERTY DESCRIPTION -----	DATE SOLD/ ACQUIRED -----	PROCEEDS OF SALE/ COST -----	GAIN OR LOSS -----	REG ---	HOW ACQ/ COVERED -----	GIFT/INH DATE GIFT/INH FMV -----
SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
33616C852						
54 SHARES OF	05/12/2016	1,403.54	27.93	40	P	
FIRST REPUBLIC BANK SAN	12/24/2015	1,375.61			C	
FRANCISCO CA DEP SH PFD						
33616C852						
12 SHARES OF	05/12/2016	311.90	6.00	40	P	
FIRST REPUBLIC BANK SAN	12/28/2015	305.90			C	
FRANCISCO CA DEP SH PFD						
94988U730						
190 000000 SHARES OF	06/08/2016	5,037.70	272.65	40	P	
WELLS FARGO & CO PREF SHARE	09/15/2015	4,765.05			C	
922907878						
2060 44 SHARES OF	06/16/2016	30,000.00	391.48	50	P	
VANGUARD INTERMEDIATE TERM	01/27/2016	29,608.52			C	
TAX-EXEMPT ADM						
38141W679						
7956 82 SHARES OF	08/05/2016	50,684.94	3,819.27	50	P	
GOLDMAN SACHS HIGH YIELD INST	01/27/2016	46,865.67			C	
78406T201						
29 SHARES OF	08/10/2016	758.44	28.78	40	P	
SCE TR PFD	12/22/2015	729.66			C	
78406T201						
1 SHARES OF	08/10/2016	26.15	0.82	40	P	
SCE TR PFD	12/23/2015	25.33			C	

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
064058209 45 SHARES OF BANK OF NEW YORK MELLON CORP 1/4000 PFD C	08/30/2016 02/18/2016	1,194 44 1,167 13	27 31	40	P C	
064058209 8 SHARES OF BANK OF NEW YORK MELLON CORP 1/4000 PFD C	09/06/2016 02/18/2016	209 34 207 49	1 85	40	P C	
064058209 72 SHARES OF BANK OF NEW YORK MELLON CORP 1/4000 PFD C	09/06/2016 02/19/2016	1,884 02 1,864.06	19 96	40	P C	
254709207 30 SHARES OF DISCOVER FINANCIAL SERVICES DEP SHS ORIG ACQ DATE 12/22/2015	11/03/2016 12/22/2015	778 66 782 19	(3 53)	40	P C	
258620103 5284 145 SHARES OF DOUBLELINE TOTAL RETURN BOND I ORIG. ACQ DATE 01/27/2016	12/01/2016 01/27/2016	56,170 46 57,597 18	(1,426 72)	50	P C	
258620103 4566 152 SHARES OF DOUBLELINE TOTAL RETURN BOND I ORIG ACQ DATE 02/24/2016	12/01/2016 02/24/2016	48,538 20 49,862 38	(1,324 18)	50	P C	

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
922907878						
12175 371 SHARES OF	12/13/2016	168,750 64	(6,209 43)	50	P	
VANGUARD INTERMEDIATE TERM	01/27/2016	174,960 07			C	
TAX-EXEMPT ADM						
ORIG ACQ DATE 01/27/2016						
921937801						
5035 608 SHARES OF	12/14/2016	56,348 45	(1,007.12)	50	P	
VANGUARD INTERM TERM BOND INDEX	01/27/2016	57,355 57			C	
ADM						
ORIG ACQ DATE 01/27/2016						
921937801						
8650 519 SHARES OF	12/14/2016	96,799 30	(3,200 70)	50	P	
VANGUARD INTERM TERM BOND INDEX	02/10/2016	100,000 00			C	
ADM						
ORIG. ACQ DATE 02/10/2016						
04014Y200						
48 SHARES OF	01/23/2017	1,207 30	(32 83)	40	P	
ARES MANAGEMENT LP PREF SHARE	09/14/2016	1,240 13			C	
ORIG. ACQ DATE 09/14/2016						
04014Y200						
41 SHARES OF	01/23/2017	1,031 23	(36 85)	40	P	
ARES MANAGEMENT LP PREF SHARE	09/15/2016	1,068 08			C	
ORIG ACQ DATE 09/15/2016						

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
04014Y200						
5 SHARES OF	01/24/2017	125 52	(3 66)	40	P	
ARES MANAGEMENT LP PREF SHARE	09/14/2016	129.18			C	
ORIG ACQ DATE 09/14/2016						
04014Y200						
75 SHARES OF	01/24/2017	1,862 72	(34 06)	40	P	
ARES MANAGEMENT LP PREF SHARE	11/03/2016	1,916 78			C	
ORIG ACQ DATE 11/03/2016						
04014Y200						
16 SHARES OF	01/24/2017	401 65	(7 67)	40	P	
ARES MANAGEMENT LP PREF SHARE	11/04/2016	409 32			C	
ORIG ACQ DATE 11/04/2016						
14040H865						
215 SHARES OF	02/03/2017	4,805 30	(582.60)	40	P	
CAPITAL ONE FINANCIAL CORP DEP	07/26/2016	5,387 90			C	
SHS PFD G						
ORIG. ACQ DATE 07/26/2016						
14040H865						
15 SHARES OF	02/03/2017	335 25	12 56	40	P	
CAPITAL ONE FINANCIAL CORP DEP	12/21/2016	322 69			C	
SHS PFD G						
ORIG. ACQ DATE 12/21/2016						

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
38144G804						
120 SHARES OF	02/03/2017	2,644 93	(30 32)	40	P	
GOLDMAN SACHS GROUP INC SER D	08/17/2016	2,675 25			C	
PFD 1/1000						
ORIG ACQ DATE 08/17/2016						
38144G804						
20 SHARES OF	02/03/2017	440 82	0 42	40	P	
GOLDMAN SACHS GROUP INC SER D	12/21/2016	440 40			C	
PFD 1/1000						
ORIG ACQ DATE 12/21/2016						
74460W735						
145 SHARES OF	02/03/2017	3,193 61	(458.81)	40	P	
PUBLIC STORAGE PREF SHARE	08/10/2016	3,652 42			C	
ORIG ACQ DATE 08/10/2016						
74460W735						
15 SHARES OF	02/03/2017	330 37	14 03	40	P	
PUBLIC STORAGE PREF SHARE	12/21/2016	316 34			C	
ORIG ACQ DATE 12/21/2016						
524901600						
110 000000 SHARES OF	02/06/2017	2,519 91	(235 59)	40	P	
LEGG MASON INC PFD 5 45%	08/03/2016	2,755 50			C	
ORIG ACQ DATE 08/03/2016						

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
78464A292						
60.000000 SHARES OF	02/27/2017	2,643 24	17 01	40	P	
SPDR WELLS FARGO PREFERRED STOCK	02/07/2017	2,626 23			C	
PSK						
ORIG. ACQ DATE 02/07/2017						
TOTAL SHORT TERM CAPITAL GAIN (LOSS)		548,935 95	(9,847.36)			
		558,783.31				

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LONG TERM CAPITAL GAIN (LOSS) -----						
3128GXQT6						
147 77 UNITS OF	03/15/2016	147 77	(11.45)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	159 22				
12/01/2002 5% 12/01/2017						
31335HU76						
69 69 UNITS OF	03/15/2016	69 69	(7 26)	40		
FHLMC POOL #C90606 DTD	12/19/2008	76 95				
01/01/2003 5 % 01/01/2023						
14040H402						
25 SHARES OF	03/10/2016	637 69	32 46	40	P	
CAPITAL ONE FINANCIAL CORP PREF	12/15/2014	605 23			C	
SHARE 1/40TH						
7591EP308						
130 SHARES OF	03/10/2016	3,303 64	31 75	40	P	
REGIONS FINANCIAL CORP PFD	12/15/2014	3,271 89			C	
14040H402						
145 000000 SHARES OF	03/11/2016	3,702 61	192 28	40	P	
CAPITAL ONE FINANCIAL CORP PREF	12/15/2014	3,510.33			C	
SHARE 1/40TH						
7591EP308						
30 000000 SHARES OF	03/11/2016	765 50	10 45	40	P	
REGIONS FINANCIAL CORP PFD	12/15/2014	755 05			C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
36202DU33						
172 23 UNITS OF	03/21/2016	172.23	(26.08)	40		
GNMA II POOL #003302M DTD	09/24/2008	198.31				
11/01/2002 5% 11/20/2017						
31371MUD7						
153 06 UNITS OF	03/25/2016	153.06	(14.84)	40		
FNMA POOL #256280 5 5%	12/19/2008	167.90				
06/01/2016						
31389TFT4						
2694.55 UNITS OF	03/25/2016	2,694.55	(167.53)	40		
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	2,862.08				
5% 01/01/2017						
31400EGB0						
476 4 UNITS OF	03/25/2016	476.40	(27.00)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	503.40				
4 5% 03/01/2018						
48248A603						
75 SHARES OF	04/05/2016	1,984.55	(32.63)	40	P	
KKR FINANCIAL HLDGS LLC SER A	03/02/2015	2,017.18			C	
PFD						
48248A603						
160 SHARES OF	04/05/2016	4,233.70	(76.11)	40	P	
KKR FINANCIAL HLDGS LLC SER A	03/03/2015	4,309.81			C	
PFD						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
3128GXQT6						
151 77 UNITS OF	04/15/2016	151 77	(11.76)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	163 53				
12/01/2002 5% 12/01/2017						
31335HU76						
70 19 UNITS OF	04/15/2016	70 19	(7 31)	40		
FHLMC POOL #C90606 DTD	12/19/2008	77.50				
01/01/2003 5 5% 01/01/2023						
36202DU33						
146 94 UNITS OF	04/20/2016	146 94	(22 25)	40		
GNMA II POOL #003302M DTD	09/24/2008	169 19				
11/01/2002 5% 11/20/2017						
060505344						
125 000000 SHARES OF	04/18/2016	3,323 53	158.53	40	P	
BANK OF AMERICA CORP PFD	12/15/2014	3,165 00			C	
31371MUD7						
91 96 UNITS OF	04/25/2016	91 96	(8 91)	40		
FNMA POOL #256280 5 5%	12/19/2008	100 87				
06/01/2016						
31389TFT4						
2237 61 UNITS OF	04/25/2016	2,237 61	(139 12)	40		
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	2,376.73				
5 01/01/2017						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
31400EGB0						
536 81 UNITS OF	04/25/2016	536 81	(30 42)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	567 23				
4 5% 03/01/2018						
3128GXQT6						
149 08 UNITS OF	05/16/2016	149 08	(11 55)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	160 63				
12/01/2002 5% 12/01/2017						
31335HU76						
59 21 UNITS OF	05/16/2016	59 21	(6.17)	40		
FHLMC POOL #C90606 DTD	12/19/2008	65.38				
01/01/2003 5 5% 01/01/2023						
38145G209						
105 SHARES OF	05/11/2016	2,703 32	132 92	40	P	
GOLDMAN SACHS GROUP INC DEP SHS	12/15/2014	2,570 40			C	
1/1000						
172967366						
160 000000 SHARES OF	05/11/2016	4,155 50	288 30	40	P	
CITIGROUP INC DEP SHS C	12/15/2014	3,867.20			C	
36202DU33						
76.31 UNITS OF	05/20/2016	76 31	(11 56)	40		
GNMA II POOL #003302M DTD	09/24/2008	87 87				
11/01/2002 5% 11/20/2017						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
31389TFT4						
981 2 UNITS OF	05/25/2016	981 20	(61.00)	40		
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	1,042 20				
5 01/01/2017						
31400EGB0						
575 85 UNITS OF	05/25/2016	575 85	(32 64)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	608.49				
4 5 03/01/2018						
31371MUD7						
7 UNITS OF	05/26/2016	7 00	(0.68)	40		
FNMA POOL #256280 5 5%	12/19/2008	7 68				
06/01/2016						
3128GXQT6						
158 74 UNITS OF	06/15/2016	158 74	(12 30)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	171 04				
12/01/2002 5% 12/01/2017						
31335HU76						
89.56 UNITS OF	06/15/2016	89 56	(9.33)	40		
FHLMC POOL #C90606 DTD	12/19/2008	98.89				
01/01/2003 5 5% 01/01/2023						
36202DU33						
76 68 UNITS OF	06/20/2016	76 68	(11.61)	40		
GNMA II POOL #003302M DTD	09/24/2008	88 29				
11/01/2002 5% 11/20/2017						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
31389TFT4						
818 44 UNITS OF	06/27/2016	818 44	(50 88)	40		
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	869.32				
5 01/01/2017						
31400EGB0						
672 67 UNITS OF	06/27/2016	672 67	(38.12)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	710 79				
4 5 03/01/2018						
31371MUD7						
1 44 UNITS OF	06/28/2016	1 44	(0 14)	40		
FNMA POOL #256280 5 5%	12/19/2008	1 58				
06/01/2016						
40429C607						
90 SHARES OF	06/30/2016	2,250 00	(15 30)	40	P	
HSBC FINANCE CORP PFD	12/15/2014	2,265.30			C	
3128GXQT6						
149 48 UNITS OF	07/15/2016	149 48	(11 59)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	161 07				
12/01/2002 5% 12/01/2017						
31335HU76						
57 72 UNITS OF	07/15/2016	57 72	(6 01)	40		
FHLMC POOL #C90606 DTD	12/19/2008	63 73				
01/01/2003 5 5% 01/01/2023						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
36202DU33						
93 UNITS OF	07/20/2016	93 00	(14.08)	40		
GNMA II POOL #003302M DTD	09/24/2008	107 08				
11/01/2002 5% 11/20/2017						
31389TFT4						
905 77 UNITS OF	07/25/2016	905 77	(56.31)	40		
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	962.08				
5- 01/01/2017						
31400EGB0						
514 84 UNITS OF	07/25/2016	514 84	(29 18)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	544 02				
4 5- 03/01/2018						
14040H402						
195 SHARES OF	07/26/2016	5,080 50	359.70	40	P	
CAPITAL ONE FINANCIAL CORP PREF	12/15/2014	4,720 80			C	
SHARE 1/40TH						
064058209						
160 000000 SHARES OF	08/03/2016	4,214.70	565 10	40	P	
BANK OF NEW YORK MELLON CORP	12/15/2014	3,649.60			C	
1/4000 PFD C						
38141W679						
8547 SHARES OF	08/05/2016	54,444 39	7,264.95	50		
GOLDMAN SACHS HIGH YIELD INST	04/27/2009	47,179 44				

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
38141W679						
1644 SHARES OF	08/05/2016	10,472 28	937 08	50		
GOLDMAN SACHS HIGH YIELD INST	05/07/2009	9,535 20				
38141W679						
2246 811 SHARES OF	08/05/2016	14,312 19	202 22	50		
GOLDMAN SACHS HIGH YIELD INST	07/28/2009	14,109 97				
78406T201						
260.000000 SHARES OF	08/04/2016	6,783.28	483 48	40	P	
SCE TR PFD	12/15/2014	6,299 80			C	
3128GXQT6						
131 88 UNITS OF	08/15/2016	131 88	(10.22)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	142 10				
12/01/2002 5% 12/01/2017						
31335HU76						
63 17 UNITS OF	08/15/2016	63 17	(6.58)	40		
FHLMC POOL #C90606 DTD	12/19/2008	69 75				
01/01/2003 5 5% 01/01/2023						
78406T201						
105 SHARES OF	08/10/2016	2,746 07	201.92	40	P	
SCE TR PFD	12/15/2014	2,544 15			C	
36202DU33						
74 67 UNITS OF	08/22/2016	74 67	(11 31)	40		
GNMA II POOL #003302M DTD	09/24/2008	85 98				
11/01/2002 5% 11/20/2017						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
38145G209 125 SHARES OF GOLDMAN SACHS GROUP INC DEP SHS 1/1000	08/17/2016 12/15/2014	3,231.83 3,060 00	171.83	40	P C	
857477608 180.000000 SHARES OF STATE STREET CORP DEP PFD	08/17/2016 12/15/2014	5,182 11 4,661 57	520.54	40	P C	
31389TFT4 851 61 UNITS OF FNMA POOL #634778 DTD 03/01/2002 5 01/01/2017	08/25/2016 01/10/2011	851 61 904 56	(52 95)	40		
31400EGB0 491.79 UNITS OF FNMA POOL #685194 DTD 03/01/2003 4 5\ 03/01/2018	08/25/2016 02/03/2009	491 79 519 66	(27 87)	40		
064058209 88.000000 SHARES OF BANK OF NEW YORK MELLON CORP 1/4000 PFD C	08/29/2016 12/15/2014	2,332 69 2,007 28	325 41	40	P C	
064059209 12 SHARES OF BANK OF NEW YORK MELLON CORP 1/4000 PFD C	08/30/2016 12/15/2014	318.52 273.72	44 80	40	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
3128GXQT6 145 33 UNITS OF FHLMC GOLD POOL #E93166 DTD 12/01/2002 5% 12/01/2017	09/15/2016 12/19/2008	145 33 156 59	(11.26)	40		
3133SHU76 50 79 UNITS OF FHLMC POOL #C90606 DTD 01/01/2003 5.5% 01/01/2023	09/15/2016 12/19/2008	50.79 56 08	(5.29)	40		
902973791 170 000000 SHARES OF US BANCORP 1/1000 PRP H PFD	09/14/2016 12/15/2014	4,530.54 3,986.50	544 04	40	P C	
902973791 90 SHARES OF US BANCORP 1/1000 PRP H PFD	09/14/2016 12/15/2014	2,397.13 2,110.50	286 63	40	P C	
36202DU33 75 07 UNITS OF GNMA II POOL #003302M DTD 11/01/2002 5% 11/20/2017	09/20/2016 09/24/2008	75 07 86.44	(11 37)	40		
31389TFT4 630.75 UNITS OF FNMA POOL #634778 DTD 03/01/2002 5% 01/01/2017	09/26/2016 01/10/2011	630 75 669 96	(39.21)	40		

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
31400EGB0						
456.83 UNITS OF	09/26/2016	456.83	(25.89)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	482.72				
4 5% 03/01/2018						
3128GXQT6						
133 56 UNITS OF	10/17/2016	133.56	(10.35)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	143.91				
12/01/2002 5% 12/01/2017						
ORIG. ACQ DATE 12/19/2008						
31335HU76						
65 13 UNITS OF	10/17/2016	65.13	(6.78)	40		
FHLMC POOL #C90606 DTD	12/19/2008	71.91				
01/01/2003 5 5% 01/01/2023						
ORIG. ACQ DATE 12/19/2008						
36202DU33						
100 25 UNITS OF	10/20/2016	100.25	(15.18)	40		
GNMA II POOL #003302M DTD	09/24/2008	115.43				
11/01/2002 5% 11/20/2017						
ORIG ACQ DATE 09/24/2008						
31389TFT4						
1062.28 UNITS OF	10/25/2016	1,062.28	(66.05)	40	P	
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	1,128.33			N	
5% 01/01/2017						
ORIG ACQ DATE 01/10/2011						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
31400EGB0					
552 37 UNITS OF	10/25/2016	552 37	(31.31)	40	
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	583 68			
4 5% 03/01/2018					
ORIG ACQ DATE 02/03/2009					
254709207					
145 SHARES OF	11/03/2016	3,763 54	103 74	40 P	
DISCOVER FINANCIAL SERVICES DEF	12/15/2014	3,659.80		C	
SHS					
ORIG ACQ DATE 12/15/2014					
060505344					
100 SHARES OF	11/04/2016	2,663 17	131 17	40 P	
BANK OF AMERICA CORP PFD	12/15/2014	2,532 00		C	
ORIG. ACQ DATE 12/15/2014					
3128GXQT6					
134 14 UNITS OF	11/15/2016	134 14	(10.40)	40	
FHLMC GOLD POOL #E93166 DTD	12/19/2008	144 54			
12/01/2002 5% 12/01/2017					
ORIG ACQ DATE 12/19/2008					
31335HU76					
83 42 UNITS OF	11/15/2016	83 42	(8 69)	40	
FHLMC POOL #C90606 DTD	12/19/2008	92.11			
01/01/2003 5.5% 01/01/2023					
ORIG ACQ DATE 12/19/2008					

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
36202DU33						
72.22 UNITS OF	11/21/2016	72.22	(10.94)	40		
GNMA II POOL #003302M DTD	09/24/2008	83.16				
11/01/2002 5% 11/20/2017						
ORIG ACQ DATE 09/24/2008						
31400EGB0						
407.85 UNITS OF	11/25/2016	407.85	(23.11)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	430.96				
4 5% 03/01/2018						
ORIG ACQ DATE 02/03/2009						
31389TFT4						
308.05 UNITS OF	11/28/2016	308.05	(19.15)	40	P	
FNMA POOL #634778 DTD 03/01/2002	01/10/2011	327.20			N	
5 01/01/2017						
ORIG ACQ DATE 01/10/2011						
258620103						
2104.91 SHARES OF	12/01/2016	22,375.19	(673.58)	50	P	
DOUBLELINE TOTAL RETURN BOND I	10/20/2015	23,048.77			C	
ORIG. ACQ DATE 10/20/2015						
258620103						
6372.413 SHARES OF	12/01/2016	67,738.75	(1,401.93)	50	P	
DOUBLELINE TOTAL RETURN BOND I	11/20/2015	69,140.68			C	
ORIG ACQ DATE 11/20/2015						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
922907878 4632.275 SHARES OF VANGUARD INTERMEDIATE TERM TAX-EXEMPT ADM ORIG. ACQ DATE 10/09/2015	12/13/2016 10/09/2015	64,203 33 65,685 66	(1,482 33)	50	P C	
3128GXQT6 134 7 UNITS OF FHLMC GOLD POOL #E93166 DTD 12/01/2002 5% 12/01/2017 ORIG ACQ DATE 12/19/2008	12/15/2016 12/19/2008	134 70 145.14	(10 44)	40		
31335HU76 71 35 UNITS OF FHLMC POOL #C90606 DTD 01/01/2003 5 5% 01/01/2023 ORIG ACQ DATE 12/19/2008	12/15/2016 12/19/2008	71 35 78 78	(7.43)	40		
922907878 17998 56 SHARES OF VANGUARD INTERMEDIATE TERM TAX-EXEMPT ADM ORIG ACQ DATE 10/09/2015	12/14/2016 10/09/2015	249,640.03 255,219.58	(5,579.55)	50	P C	
921937801 6129 597 SHARES OF VANGUARD INTERM TERM BOND INDEX ADM ORIG ACQ DATE 09/25/2015	12/14/2016 09/25/2015	68,590 18 70,000 00	(1,409.82)	50	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
921937801 2004.242 SHARES OF VANGUARD INTERM TERM BOND INDEX ADM ORIG. ACQ DATE 10/20/2015	12/14/2016 10/20/2015	22,427 47 23,048 78	(621.31)	50	P C	
36202DU33 72.57 UNITS OF GNMA II POOL #003302M DTD 11/01/2002 5% 11/20/2017 ORIG ACQ DATE 09/24/2008	12/20/2016 09/24/2008	72.57 83 56	(10 99)	40		
31400EGB0 423 62 UNITS OF FNMA POOL #685194 DTD 03/01/2003 4 5' 03/01/2018 ORIG ACQ DATE 02/03/2009	12/27/2016 02/03/2009	423.62 447 63	(24.01)	40		
3128GXQT6 173 42 UNITS OF FHLMC GOLD POOL #E93166 DTD 12/01/2002 5% 12/01/2017 ORIG. ACQ DATE 12/19/2008	01/17/2017 12/19/2008	173 42 186 86	(13.44)	40		
31335HU76 65 09 UNITS OF FHLMC POOL #C90606 DTD 01/01/2003 5 5% 01/01/2023 ORIG. ACQ DATE 12/19/2008	01/17/2017 12/19/2008	65 09 71 87	(6 78)	40		

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
36202DU33						
107 61 UNITS OF	01/20/2017	107.61	(16 30)	40		
GNMA II POOL #003302M DTD	09/24/2008	123 91				
11/01/2002 5% 11/20/2017						
ORIG. ACQ DATE 09/24/2008						
31400EGB0						
432.26 UNITS OF	01/25/2017	432.26	(24.50)	40		
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	456 76				
4 5% 03/01/2018						
ORIG. ACQ DATE 02/03/2009						
59156R504						
165 SHARES OF	02/01/2017	3,906.62	78 62	40	P	
METLIFE INC FLOATING RATE SERIES	12/15/2014	3,828.00			C	
A PFD						
ORIG ACQ DATE 12/15/2014						
59156R504						
20 SHARES OF	02/01/2017	473 53	(22.78)	40	P	
METLIFE INC FLOATING RATE SERIES	12/22/2015	496 31			C	
A PFD						
ORIG ACQ DATE 12/22/2015						
254709207						
205 SHARES OF	02/01/2017	5,275 31	101 11	40	P	
DISCOVER FINANCIAL SERVICES DEP	12/15/2014	5,174 20			C	
SHS						
ORIG. ACQ DATE 12/15/2014						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----						
59156R504						
215 SHARES OF	02/02/2017	5,066.17	78.17	40	P	
METLIFE INC FLOATING RATE SERIES	12/15/2014	4,988.00			C	
A PFD						
ORIG ACQ DATE 12/15/2014						
054937602						
167 000000 SHARES OF	02/06/2017	4,062.60	9.14	40	P	
BB&T CORP PFD	04/07/2015	4,053.46			C	
ORIG ACQ DATE 04/07/2015						
054937602						
58.000000 SHARES OF	02/07/2017	1,412.94	5.15	40	P	
BB&T CORP PFD	04/07/2015	1,407.79			C	
ORIG. ACQ DATE 04/07/2015						
3128GXQT6						
131 43 UNITS OF	02/15/2017	131.43	(10.19)	40		
FHLMC GOLD POOL #E93166 DTD	12/19/2008	141.62				
12/01/2002 5% 12/01/2017						
ORIG ACQ DATE 12/19/2008						
31335HU76						
64 23 UNITS OF	02/15/2017	64.23	(6.69)	40		
FHLMC POOL #C90606 DTD	12/19/2008	70.92				
01/01/2003 5 5% 01/01/2023						
ORIG ACQ DATE 12/19/2008						

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED -----					
36202DU33					
65.89 UNITS OF	02/21/2017	65 89	(9 98)	40	
GNMA II POOL #003302M DTD	09/24/2008	75 87			
11/01/2002 5% 11/20/2017					
ORIG. ACQ DATE 09/24/2008					
31400EGB0					
408 63 UNITS OF	02/27/2017	408.63	(23.16)	40	
FNMA POOL #685194 DTD 03/01/2003	02/03/2009	431 79			
4.5% 03/01/2018					
ORIG ACQ DATE 02/03/2009					
TOTAL LONG TERM CAPITAL GAIN (LOSS)		685,083 03	541.25		
		684,541 78			