Line of Credit Account Summary

ANDREW B SHARP

Account Number 15 03 158015222616
For information call 800-762-2265

Credit and Payment Information

Closing Date of Billing Cycle	Maximum Credit	Available Credit	Payment Due Date
05/21/02	100,000.00	41,328.49	06/15/02

Current Payment Amount	Past Due Amount	Late Charge	Minimum Payment Now Due
884.10	0.00	0.00	884.10

If late charges have been assessed, the late charges and minimum payment are both now due.
The amount of your late charge is itemized separately and is not included in the minimum payment shown above.

Account Activity

Date	Transaction	Amount	Principal Balance	Days at This Balance
04/19/02	Ending balance prev stmt	52,965.99	52,742.70	2
04/22/02	Check advance #0119	6,500.00+	59,242.70	7
04/29/02	Payment rec'd - thank you	794.48-	58,671.51	23
05/21/02	Finance charge	268.91+		
05/21/02	Ending balance	58,940.42		

Finance Charge and Credit Life Insurance Information

Annual Percentage Rate (APR)	Daily Periodic Rate	Average Daily Balance	Days in Billing Cycle	**Finance Charge**	Credit Life Insurance Premium
05.250%	00.014383%	58,425.90	32	268.91	0.00

Finance Charge accrual method is Average Daily Balance. The Periodic Rate may vary.
Please refer to the Account Activity section above for information about the number of days used to compute the Finance Charge on your account.

Important Information

IF YOU THINK YOUR TAX BILL WAS TOO HIGH THIS YEAR, CALL US AT 1-888-PNC-IRAS AND WE'LL SHOW YOU HOW YOU MIGHT BE ABLE TO DEFER TAXES NEXT YEAR.

EQUAL HOUSING LENDER