Yes No N/A

2. Does the accounting policies disclosure (ASC 235-10-50-3 and 50-6):
   a. Identify and describe the accounting principles followed by the entity and the methods of applying those principles that materially affect the determination of financial position, results of operations, or cash flows?
   b. Encompass important judgments as to appropriateness of principles relating to recognition of revenue and allocation of asset costs to current and future periods?
   c. Encompass those accounting principles and methods that involve any of the following:
      (1) A selection from existing acceptable alternatives?
      (2) Principles and methods peculiar to the industry in which the entity operates (even if such principles and methods are predominantly followed in that industry)?
      (3) Unusual or innovative applications of GAAP?
   d. Appear in a separate summary of significant accounting policies preceding the notes to financial statements, or as the initial note, under the same or a similar title? (Note: This is the preferred format, although the need for flexibility is recognized.)
3. Does the financial statement disclosure of accounting policies avoid duplicate details (e.g., composition of inventories or of property and equipment) presented elsewhere as part of the financial statements and, in some cases, does it refer to related details presented elsewhere as part of the financial statements? (ASC 235-10-50-5)

Accounting Changes and Error Corrections (ASC 250)

Change in Accounting Principle

1. Has a reporting entity changed an accounting principle only if either of the following apply (ASC 250-10-45-2):
   a. The change is required by a newly issued Codification update?

Yes No N/A

   b. The entity can justify the use of an allowable alternative accounting principle on the basis that it is preferable?
2. In the unusual instance that there are no transition requirements specific to a particular Codification update, has a change in accounting principle effected to adopt the requirements of that Codification update been reported in accordance with item 3 below? (ASC 250-10-45-3) (Note: It is expected that Codification updates normally will provide specific transition requirements. Early adoption of a Codification update, when permitted, should be effected in a manner consistent with the transition requirements of that update.)
3. Has a change in accounting principle been reported as follows:
   a. Through retrospective application of the new accounting principle to all prior periods presented (unless it is impracticable)? (ASC 250-10-45-5)
   b. If the cumulative effect of applying a change in accounting principle to all prior periods can be determined, but it is impracticable to determine the period-specific effects of that change on all prior periods presented, has the cumulative effect of the change to the new accounting principle been applied to the carrying amounts of assets and liabilities as of the beginning of the earliest period to which the new accounting principle can be applied (with an offsetting adjustment, if any, made to the opening balance of retained earnings for that period)? (ASC 250-10-45-6)
   c. If it is impracticable to determine the cumulative effect of applying a change in accounting principle to any prior period, has the new accounting principle been applied as if the change was made prospectively as of the earliest date practicable? (ASC 250-10-45-7)
   d. Does retrospective application include only the direct effects of a change in accounting principle (including any related income tax effects)? (ASC 250-10-45-8)

Yes *No* *N/A*

4. Have the following been disclosed in the fiscal period in which a change in accounting principle is made (ASC 250-10-50-1 and 50-2) (Note: An entity that issues interim financial statements should provide the required disclosures in the financial statements of both the interim period of the change and the annual period of the change):
   a. The nature of and reason for the change in accounting principle, including an explanation of why the newly adopted accounting principle is preferable?
   b. The method of applying the change?
   c. A description of the prior-period information that has been retrospectively adjusted?
   d. The effect of the change on the following for the current period and any prior periods retrospectively adjusted:
      (1) Income from continuing operations?
      (2) Net income?
      (3) Any other affected financial statement line item?
      (4) Any affected per-share amounts, if applicable?
   e. The cumulative effect of the change on retained earnings (or other components of equity) as of the beginning of the earliest period presented?
   f. If retrospective application to all prior periods is impracticable, the reasons why, and a description of the alternative method used to report the change?
   g. If indirect effects of a change in accounting principle are recognized:
      (1) A description of the indirect effects of a change in accounting principle, including the amounts that have been recognized in the current period, and the related per-share amounts, if applicable?
      (2) Unless impracticable, the amount of the total recognized indirect effects of the accounting change and the related per-share amounts, if applicable, that are attributable to each prior period presented?

Yes *No* *N/A*

5. In the fiscal year in which a new accounting principle is adopted, does financial information reported for interim periods after the date of adoption of a new accounting principle disclose the effect of the change on income from continuing operations, net income, and related per-share amounts, if applicable, for those post-change interim periods? (ASC 250-10-50-3)
6. For a change in accounting principle that has no material effect in the period of change but is reasonably certain to have a material effect in later periods, have disclosures been made of the nature of and reason for the change in accounting principle, including an explanation of why the newly adopted accounting principle is preferable, whenever the financial statements of the period of change are presented? (ASC 250-10-50-1)
7. When an accounting pronouncement has been issued but is not yet effective as of the balance sheet date, has consideration been given to disclosing the following information (Generally accepted practice):
   a. Existence of the new accounting pronouncement?
   b. Date the entity must adopt the new pronouncement or, if early adoption is permitted, the date that it plans to adopt it?
   c. Method of adoption (e.g., retroactive application)?
   d. Impact of new pronouncement on reported financial position and results of operations? (Note: If the impact has been quantified, indicate amount; if immaterial or not determined, so state.)
8. If a public entity that regularly reports interim information makes an accounting change during the fourth quarter of its fiscal year and does not report the data specified in item 4 above in a separate fourth-quarter report or in its annual report, has the entity included disclosure of the effects of the accounting change on interim-period results, as specified in item 4 above, in a note to the annual financial statements for the fiscal year in which the change is made? (ASC 250-10-45-15)

Yes *No* *N/A*

Change in Accounting Estimate

1. Has a change in accounting estimate been accounted for in the period of change if the change affects that period only, or in the period of change and future periods if the change affects both? (ASC 250-10-45-17) (*Note:* A change in accounting estimate should not be accounted for by restating or retrospectively adjusting amounts reported in financial statements of prior periods or by reporting pro forma amounts for prior periods.)

Note: The disclosures in items 2 through 4 below are not required for revisions resulting from a change in a valuation technique used to measure fair value or its application when the resulting measurement is fair value in accordance with ASC Topic 820, *Fair Value Measurement*. (ASC 250-10-50-5)

2. For a change in accounting estimate that affects several future periods (e.g., change in service lives of depreciable assets), has the effect of the change on the following for the current period been disclosed (ASC 250-10-50-4): (Note: Disclosure of these effects is not necessary for estimates made each period in the ordinary course of accounting [e.g., uncollectible accounts, inventory obsolescence] unless the effect of the change in estimate is material.)
   a. Income from continuing operations?
   b. Net income?
   c. Related per-share amounts, if applicable?
3. For a change in accounting estimate that has no material effect in the period of change but is reasonably certain to have a material effect in later periods, has a description of the change been disclosed whenever the financial statements of the period of change are presented? (ASC 250-10-50-4)
4. If a change in accounting estimate is effected by a change in accounting principle, has the change been considered a change in estimate and have the disclosures in item 4 under "Change in Accounting Principle" above been made? (ASC 250-10-45-18; 250-10-50-4)

Yes *No* *N/A*

Change in Reporting Entity

1. When an accounting change results in financial statements that are, in effect, the statements of a different reporting entity, has the change been retrospectively applied to the financial statements of all prior periods presented to show financial information for the new reporting entity for those periods? (ASC 250-10-45-21) (*Note:* Previously issued interim financial information should be presented on a retrospective basis.)
2. Has a description of the nature of the change in reporting entity and the reason for it been disclosed in the period of the change? (ASC 250-10-50-6)
3. Has the effect of the change in reporting entity on the following been disclosed for all periods presented (ASC 250-10-50-6):
   a. Income before extraordinary items?
   b. Net income?
   c. Other comprehensive income?
   d. Related per-share amounts, if applicable?
4. For a change in reporting entity that has no material effect in the period of change but is reasonably certain to have a material effect in later periods, have disclosures been made of the nature of and reason for the change, whenever the financial statements of the period of change are presented? (ASC 250-10-50-6)

Error Corrections

1. Have any errors in the financial statements of a prior period discovered after their issuance been reported as an error correction, by restating the prior-period financial statements? (ASC 250-10-45-23)
2. Have error corrections that are material to an interim period, but not material to the estimated income for the full fiscal year, or to the trend of earnings, been disclosed separately in the interim period? (ASC 250-10-45-27) (*Note:* In determining materiality for the purpose of reporting the correction of an error, amounts should be related to the estimated income for the full fiscal year and also to the effect on the trend of earnings.)

Yes No N/A

Obligations Resulting from Joint and Several Liability Arrangements

Note: The disclosure requirements in items 1 and 2 below are prescribed by ASU No. 2013-04, *Liabilities (Topic 405) - Obligations Resulting from Joint and Several Liability Arrangements for Which the Total Amount of the Obligation Is Fixed at the Reporting Date,* which is effective on a retrospective basis for those obligations within the scope of this Subtopic that exist at the beginning of an entity's fiscal year of adoption, for fiscal years, and interim periods within those years, beginning after December 15, 2013. For nonpublic entities, the requirements are effective on a retrospective basis for fiscal years ending after December 15, 2014 and interim and annual periods thereafter. Early adoption is permitted. (ASC 405-40-65-1)

Note: An entity may elect to use hindsight for the comparative periods presented in the initial year of adoption (if it changed its accounting as a result of adopting the guidance in this Subtopic) and shall disclose that fact. (ASC 405-40-65-1)

1. Have the following disclosures been made about each obligation, or each group of similar obligations, resulting from joint and several liability arrangements (ASC 405-40-50-1):
   a. The nature of the arrangement, including:
      (1) How the liability arose?
      (2) The relationship with other co-obligors?
      (3) The terms and conditions of the arrangement?
   b. The total outstanding amount under the arrangement, which shall not be reduced by the effect of any amounts that may be recoverable from other entities?
   c. The carrying amount, if any, of an entity's liability and the carrying amount of a receivable recognized, if any?
   d. The nature of any recourse provisions that would enable recovery from other entities of the amounts paid, including any limitations on the amounts that might be recovered?

Yes No N/A

   e. In the period the liability is initially recognized and measured or in a period the measurement changes significantly:
      (1) The corresponding entry?
      (2) Where the entry was recorded in the financial statements?
2. In the period the entity adopts the guidance in this Subtopic (ASC 405-40-65-1):
   a. If the entity has elected to use hindsight for the comparative periods presented in the initial year of adoption (if it changed its accounting as a result of adopting the guidance in this Subtopic), has that fact been disclosed?
   b. Has the entity provided the disclosures required by paragraphs 250-10-50-1 through 50-3? (See "Change in Accounting Principle," items 4 through 6)

Asset Retirement And Environmental Obligations (ASC 410)

Asset Retirement Obligations

1. Has accretion expense been classified as an operating item in the income statement? (ASC 410-20-45-1)
2. Have cash payments made to settle an asset retirement obligation been classified as cash outflow for operating activities in the statement of cash flows? (ASC 410-20-45-2 and 45-3)
3. Are the following items disclosed about an entity's asset retirement obligations (ASC 410-20-50-1):
   a. A general description of the asset retirement obligations and the associated long-lived assets?
   b. The fair value of assets that are legally restricted for purposes of settling asset retirement obligations?
   c. A reconciliation of the beginning and ending aggregate carrying amount of asset retirement obligations showing separately the changes attributable to the following components, whenever there is a significant change in any of these components during the reporting period:
      (1) Liabilities incurred in the current period?
      (2) Liabilities settled in the current period?

	Yes	No	N/A
(3) Accretion expense?	___	___	___
(4) Revisions in estimated cash flows?	___	___	___
4. If the fair value of an asset retirement obligation cannot be reasonably estimated, has that fact and the reasons why been disclosed? (ASC 410-20-50-2)	___	___	___

Environmental Obligations

	Yes	No	N/A
1. If an entity has offset environmental remediation liabilities and related receivables and potential recoveries, and reported the net amount in its financial statements, has the entity met all the requisite conditions in paragraph 210-20-45-1 for offset? (ASC 410-30-45-2) (Note: It would be rare, if ever, that an entity would meet all of those conditions.)	___	___	___
2. Have the related costs and recoveries relating to environmental remediation obligations been excluded from extraordinary items (because the incurrence of environmental remediation obligations is not an event that is unusual in nature)? (ASC 410-30-45-3)	___	___	___
3. Have environmental remediation costs been charged against operations and reported as a component of operating income in income statements that classify items as operating or nonoperating? (ASC 410-30-45-4)	___	___	___
4. Have credits arising from recoveries of environmental losses from other parties been reflected in the same income statement line item as the environmental-remediation-related charges? (ASC 410-30-45-4)	___	___	___
5. Have any earnings on assets that are reflected on the entity's financial statements, and are earmarked for funding its environmental liabilities, been reported as investment income? (ASC 410-30-45-4)	___	___	___
6. Have environmental remediation-related expenses and related recoveries attributable to discontinued operations that were accounted for as such in accordance with ASC Subtopic 205-20, *Presentation of Financial Statements-Discontinued Operations,* been classified as discontinued operations? (ASC 410-30-45-5)	___	___	___
7. Have asbestos treatment costs that are charged to expense been excluded from extraordinary items? (ASC 410-30-45-6)	___	___	___

	Yes	No	N/A
8. Has the following information been disclosed about recorded accruals for environmental remediation obligations, loss contingencies, and related assets for third-party recoveries (ASC 410-30-50-4 and 50-7):	___	___	___
a. Whether the accrual for environmental remediation liabilities is measured on a discounted basis?	___	___	___
b. If any portion of the accrued obligation is discounted, the undiscounted amount of the obligation, and the discount rate used in the present-value determinations?	___	___	___
9. Have the following *optional* disclosures been made by entities that elect to disclose such items? (ASC 410-30-50-8 through 50-12, and 410-30-50-17) (*Note:* Entities are *encouraged,* but not required, to disclose this information.):	___	___	___
a. The event, situation, or set of circumstances that generally triggers recognition of loss contingencies that arise out of the entity's environmental remediation-related obligations (e.g., during or upon completion of the feasibility study)?	___	___	___
b. The entity's policy concerning the timing of recognition of recoveries?	___	___	___
c. The estimated time frame of disbursements for recorded amounts if expenditures are expected to continue over the long term?	___	___	___
d. The estimated time frame for realization of recognized probable recoveries, if realization is not expected in the near term?	___	___	___
e. If an estimate of the probable or reasonably possible loss or range of loss cannot be made, the reasons why it cannot be made?	___	___	___
f. If information about the reasonably possible loss or the recognized and additional reasonably possible loss for an environmental remediation obligation related to an individual site is relevant to an understanding of the financial position, cash flows, or results of operations of the entity, the following with respect to the site:	___	___	___
(1) The total amount accrued for the site?	___	___	___

Yes No N/A

(2) The nature of any reasonably possible loss contingency or additional loss, and an estimate of the possible loss or the fact that an estimate cannot be made and the reasons why it cannot be made?

(3) Whether other potentially responsible parties are involved and the entity's estimated share of the obligation?

(4) The status of regulatory proceedings?

(5) The estimated time frame for resolution of the contingency?

g. The estimated time frame for resolution of the uncertainty as to the amount of the loss?

h. The amount of environmental remediation costs recognized in the income statement in the following detail:

(1) The amount recognized for environmental remediation loss contingencies in each period?

(2) The amount of any recovery from third parties that is credited to environmental remediation costs in each period?

(3) The income statement caption in which environmental remediation costs and credits are included?

i. The general applicability and impact of environmental laws and regulations upon the entity's business and how the existence of such laws and regulations may give rise to loss contingencies for future environmental remediation?

10. Have the required disclosures related to loss contingencies been made in accordance with ASC Subtopic 450-20, *Contingencies-Loss Contingencies*? (ASC 410-30-50-13 through 50-16) (See "Contingencies")

Exit or Disposal Cost Obligations (ASC 420)

1. Has the cumulative effect of a change resulting from a revision to either the timing or the amount of estimated cash flows been reported in the same line item(s) in the income statement used when the related costs were recognized initially in the period of change? (ASC 420-10-45-1)

Yes No N/A

2. Have costs associated with an exit or disposal activity involving a discontinued operation been included within the results of discontinued operations in accordance with ASC Section 205-20-45, *Presentation of Financial Statements-Discontinued Operations-Other Presentation Matters*? (ASC 420-10-45-2) (See "Presentation of Financial Statements")

3. Have costs associated with an exit or disposal activity that does not involve a discontinued operation been included in income from continuing operations before income taxes in the income statement? (ASC 420-10-45-3) (*Note:* Separate presentation of exit and disposal costs in the income statement is not prohibited. However, it is prohibited to present exit and disposal costs in the income statement net of income taxes or in any manner that implies they are similar to an extraordinary item. If a subtotal such as income from operations is presented, it should include the amounts of those costs.)

4. Has accretion expense *not* been considered interest cost for purposes of classification in the income statement? (ASC 420-10-45-5)

5. Have the following disclosures been made in the period in which an exit or disposal activity is initiated and any subsequent period until the activity is completed (ASC 420-10-50-1):

a. A description of the exit or disposal activity, including the facts and circumstances leading to the expected activity and the expected completion date?

b. For each major type of cost associated with the activity (e.g., one-time employee termination benefits, contract termination costs, and other associated costs):

(1) The total amount expected to be incurred in connection with the activity?

(2) The amount incurred in the period?

(3) The cumulative amount incurred to date?

(4) A reconciliation of the beginning and ending liability balances showing separately the changes during the period attributable to costs incurred and charged to expense, costs paid or otherwise settled, and any adjustments to the liability with an explanation of the reason(s) why?

	Yes	No	N/A
5. For contract claims:			
a. If revenue from a claim is recorded, has it been recorded only to the extent that contract costs relating to the claim have been incurred and has the recorded amount been disclosed? (ASC 605-35-50-6)	___	___	___
b. If the entity's practice is to record revenues from claims only when the amounts have been received or awarded, have the related amounts been disclosed? (ASC 605-35-50-7)	___	___	___
c. If the requirements for revenue recognition from claims are not met, and therefore no revenue has been recognized, has a contingent asset been disclosed? (ASC 605-35-50-8; 450-30-50-1) (*Note:* Care should be exercised to avoid misleading implications about the likelihood of realization.)	___	___	___
6. For revisions of contract estimates:			
a. Have appropriate disclosures been made of the effect of revisions of contract estimates, if the effect is material? (See "Accounting Changes and Error Corrections" for disclosure requirements relating to changes in accounting estimates.) (ASC 605-35-50-9; 250-10-50-4)	___	___	___
b. Have events occurring after the date of the financial statements that are outside the normal exposure and risk aspects of the contract not been considered refinements of the estimating process of the prior year, but rather been disclosed as subsequent events? (ASC 605-35-50-10)	___	___	___
7. Have disclosures been made of extraordinary commitments (outside the ordinary course of business) to complete contracts in process? (ASC 605-35-50-11)	___	___	___

Gains and Losses

	Yes	No	N/A
1. Are gains or losses resulting from involuntary conversions of nonmonetary assets to monetary assets classified as extraordinary items or unusual or infrequent items, in accordance with the provisions of ASC Subtopic 225-20, *Income Statement—Extraordinary and Unusual Items?* (ASC 605-40-45-1)	___	___	___

Principal Agent Considerations

	Yes	No	N/A
1. In regards to reporting revenue gross as a principal vs. net as an agent:			
a. Have appropriate considerations been given to indicators of gross revenue reporting and indicators of net revenue reporting for purposes of determining whether revenue should be reported gross as a principal vs. net as an agent? (ASC 605-45-45-1 through 45-18)	___	___	___
b. For those revenues reported net, have any gross transaction volume amounts disclosed on the face of the income statement not been characterized as revenues (a description such as gross billings may be appropriate), nor have they been reported in a column that sums to net income or loss? (ASC 605-45-50-1) (*Note:* This does not apply to the disclosure of taxes collected and remitted to governmental authorities, as discussed below.)	___	___	___
2. For shipping and handling fees and costs:			
a. For entities that determine that shipping and handling fees charged to customers should be reported gross, have all amounts billed to a customer in a sale transaction related to shipping and handling been classified as revenue? (ASC 605-45-45-20)	___	___	___
b. Have shipping and handling costs incurred not been deducted from revenues (that is, netted against shipping and handling revenues)? (ASC 605-45-45-21)	___	___	___
c. Is the accounting policy for classifying shipping and handling costs disclosed? (ASC 605-45-50-2)	___	___	___
d. If shipping or handling costs are significant and are not included in cost of sales, have the amounts of such costs and the line item(s) in which they are included on the income statement been disclosed? (ASC 605-45-50-2)	___	___	___
3. Have reimbursements received for out-of-pocket expenses incurred been characterized as revenue in the income statement? (ASC 605-45-45-23)	___	___	___
4. For taxes collected from customers and remitted to governmental authorities:	___	___	___

Yes No N/A

a. Has the entity's accounting policy addressing the gross basis (included in revenues and costs) or net basis (excluded from revenues) presentation of these taxes been disclosed? (ASC 605-45-50-3)

b. For any such taxes that are reported on a gross basis and are significant, have the amounts of those taxes included in interim and annual financial statements been disclosed for each period for which an income statement is presented? (ASC 605-45-50-4) (*Note:* The disclosure of those taxes can be done on an aggregate basis.)

Customer Payments and Incentives

1. In regards to reporting customer payments and incentives:

   a. For a vendor that gives customers a sales incentive or other consideration, has the vendor appropriately addressed whether that consideration should be characterized in the vendor's income statement as an adjustment of the selling price of the vendor's products or services (i.e., a reduction of revenue), or as a cost incurred by the vendor? (ASC 605-50-45-1 through 45-11)

   b. For a customer that receives cash consideration or sales incentive from a vendor, has the customer appropriately addressed whether that consideration should be characterized in the customer's income statement as a reduction of cost of sales, or as revenue (or other income)? (ASC 605-50-45-12 through 45-22)

2. Have the following disclosures been made by service providers that have programs in which they provide incentives to third-party manufacturers or resellers of equipment necessary for an end-customer to receive service from the service providers (ASC 605-50-50-1):

   a. The nature of the incentive programs?

   b. The amounts recognized in the income statement for those incentive programs and their related classification for each period presented?

Yes No N/A

Revenue From Contracts With Customers (ASC 606)

Note: The presentation and disclosure requirements in Topic 605, *Revenue Recognition*, above have been superseded by the amendments in ASU No. 2014-09, *Revenue from Contracts with Customers (Topic 606)*. ASU No. 2014-09 is effective on a retrospective basis for public business entities, not-for-profit entities that have issued, or are conduit bond obligors for, securities that are traded, listed, or quoted on an exchange or an over-the-counter market, and employee benefit plans that file or furnish financial statements with or to the Securities and Exchange Commission, for annual reporting periods beginning after December 15, 2016, including interim reporting periods within that reporting period. Early adoption is not permitted for these entities. For all other entities (including nonpublic entities), the requirements are effective on a retrospective basis for annual reporting periods beginning after December 15, 2017, and interim reporting periods within annual reporting periods beginning after December 15, 2018. However, all such other entities (including nonpublic entities) may elect early adoption only as of: (a) an annual reporting period beginning after December 15, 2016, including interim reporting periods within that reporting period; (b) an annual reporting period beginning after December 15, 2016, and interim reporting periods within annual reporting periods beginning after December 15, 2017; or (c) an annual reporting period beginning after December 15, 2017, including interim reporting periods within that reporting period. Thereafter, the presentation and disclosure requirements in Topic 606, *Revenue from Contracts with Customers*, below should be followed. (ASC 606-10-65-1)

Note: For purposes of the transition related to Topic 606, an entity should apply the guidance using one of the following two transition methods (ASC 606-10-65-1):

1. *Retrospectively to each prior reporting period presented in accordance with the guidance on accounting changes in ASC paragraphs 250-10-45-5 through 45-10.* Under this transition method, the entity should provide the disclosures required in ASC paragraphs 250-10-50-1 through 50-3 in the period of adoption. In addition, under this method, the entity may elect any of the following practical expedients:

Yes No N/A

j. For recurring and nonrecurring fair value measurements categorized within Level 3 of the fair value hierarchy, a description of the valuation processes used by the reporting entity (including, for example, how an entity decides its valuation policies and procedures and analyzes changes in fair value measurements from period to period)?

k. For recurring fair value measurements categorized within Level 3 of the fair value hierarchy, a narrative description of the sensitivity of the fair value measurement to changes in unobservable inputs if a change in those inputs to a different amount might result in a significantly higher or lower fair value measurement? (*Note:* This disclosure is required for public entities only.)

Note: If there are interrelationships between those inputs and other unobservable inputs used in the fair value measurement, a reporting entity shall also provide a description of those interrelationships and of how they might magnify or mitigate the effect of changes in the unobservable inputs on the fair value measurement. To comply with that disclosure requirement, the narrative description of the sensitivity to changes in unobservable inputs shall include, at a minimum, the unobservable inputs disclosed when complying with item 1 (e) above.

l. For recurring and nonrecurring fair value measurements, if the highest and best use of a nonfinancial asset differs from its current use:

a A disclosure of that fact?

b Why the nonfinancial asset is being used in a manner that differs from its highest and best use?

2. For a group of financial assets and financial liabilities with offsetting positions in market risks or counterparty credit risk for which the fair value measurement exception under ASC 820-10-35-18D is used, has the accounting policy decision to use this exception been disclosed? (820-10-50-2D)

3. For each class of assets and liabilities not measured at fair value in the balance sheet but for which the fair value is disclosed, have the disclosure requirements in items 1 (c), (e), (f) and (l) above, been made? (*Note:* This disclosure is required for public entities only.) (ASC 820-10-50-2E)

Yes No N/A

Note: A reporting entity is not required to provide the quantitative disclosures about significant unobservable inputs used in fair value measurements categorized within Level 3 of the fair value hierarchy required by item 1 (g) above. For such assets and liabilities, a reporting entity does not need to provide the other disclosures required by this Topic.

4. For derivative assets and liabilities, has the following been disclosed (820-10-50-3):

a. The fair value disclosures required by items 1 (a), (b), (c) and (d) above, on a gross basis?

b. The reconciliation disclosure required by items 1 (h) and (i) above, on either a gross or a net basis?

5. For liabilities issued with an inseparable third-party credit enhancement and measured at fair value, has the existence of that credit enhancement been disclosed? (ASC 820-10-50-4A)

6. For investments in certain entities that calculate net asset value per share (or its equivalent, such as member units) and which are measured at fair value on a recurring or nonrecurring basis during the period, have the following disclosures, at a minimum, been made separately for each class of investment (ASC 820-10-50-6A):

Note: The reporting entity shall disclose information that helps users of its financial statements to understand the nature and risks of the investments and whether the investments are probable of being sold at amounts different from net asset value per share (or its equivalent).

a. The fair value measurement of the investments in the class at the reporting date?

b. A description of the significant investment strategies of the investee(s) in the class?

c. The reporting entity's estimate of the period of time over which the underlying assets are expected to be liquidated by the investees, for each class of investment that includes investments that can never be redeemed with the investees, but the reporting entity receives distributions through the liquidation of the underlying assets of the investees?

d. The amount of the reporting entity's unfunded commitments related to investments in the class?

	Yes	No	N/A
e. A general description of the terms and conditions upon which the investor may redeem investments in the class (e.g., quarterly redemption with 60 days' notice)?	___	___	___
f. The circumstances in which an otherwise redeemable investment in the class (or a portion thereof) might not be redeemable (e.g., investments subject to a lockup or gate)?	___	___	___
g. For those otherwise redeemable investments that are restricted from redemption as of the reporting entity's measurement date:	___	___	___
(1) The reporting entity's estimate of when the restriction from redemption might lapse?	___	___	___
(2) If the reporting entity cannot estimate when the restriction from redemption might lapse:	___	___	___
(i) The fact that the entity cannot estimate when the restriction from redemption might lapse?	___	___	___
(ii) How long the restriction has been in effect?	___	___	___
h. Any other significant restriction on the ability to sell investments in the class at the measurement date?	___	___	___
i. For an investment(s) that the reporting entity determines that it is probable (as defined in ASC paragraph 820-10-35-62) that it will sell for an amount different from net asset value per share (or its equivalent):	___	___	___
(1) The total fair value of all such investments?	___	___	___
(2) The remaining actions required to complete the sale, if any?	___	___	___
j. For a group of investments that would meet the criteria in item i. above, but the individual investments to be sold have not been identified (e.g., if a reporting entity decides to sell 20 percent of its investments in private equity funds but the individual investments to be sold have not been identified):	___	___	___
(1) The entity's plans to sell the investments?	___	___	___
(2) The remaining actions required to complete the sale, if any?	___	___	___

Financial Instruments (ASC 825)

Overall

	Yes	No	N/A
1. Has the following information about fair value of financial instruments been disclosed (ASC 825-10-50-3 through 50-16) (*Note:* For annual reporting periods, the following disclosures apply to all entities. For interim reporting periods, the following disclosures apply only to public entities and are optional for nonpublic entities.):	___	___	___

Note: These disclosures about the fair value of financial instruments are optional, not required, for an entity that meets *all* of the following criteria as of the most recent year presented: (1) the entity is a nonpublic entity, (2) the entity's total assets are less than $100 million on the date of the financial statements, and (3) the entity has no instrument that, in whole or in part, is accounted for as a derivative instrument, other than commitments related to the origination of mortgage loans to be held for sale during the reporting period. For purposes of this disclosure guidance, a receive-variable, pay-fixed interest rate swap for which the simplified hedge accounting approach (see ASC Subtopic 815-20) is applied should not be considered an instrument that is accounted for as a derivative instrument under ASC Topic 815.

Note: If disclosures are not required in the current period, the disclosures for previous years may be omitted if financial statements for those years are presented for comparative purposes. If disclosures are required in the current period, disclosures that have not been reported previously need not be included in financial statements that are presented for comparative purposes.

	Yes	No	N/A
a. Fair value of financial instruments for which it is practicable to estimate fair value, either in the body of the financial statements or in the accompanying notes? (For trade receivables and payables, no disclosure is required if the carrying amount approximates fair value). In connection with this item:	___	___	___

	Yes	No	N/A
(1) When disclosure is made in the accompanying notes, is the fair value presented together with the related carrying amount in a form that makes it clear whether the fair value and carrying amount represent assets or liabilities and how the carrying amounts relate to what is reported in the balance sheet?	___	___	___
(2) Has disclosure been made in a single note or, if disclosed in more than a single note, does one of the notes include a summary table that contains the fair value and related carrying amounts and cross-references to the locations of the remaining disclosures?	___	___	___
b. The methods and significant assumptions used to estimate the fair value of financial instruments consistent with the requirements of ASC paragraph 820-10-50-2(bbb)?	___	___	___

Note: A reporting entity is not required to provide the quantitative disclosures about significant unobservable inputs used in fair value measurements categorized within Level 3 of the fair value hierarchy required by ASC paragraph 820-10-50-2(bbb).

	Yes	No	N/A
c. A description of the changes in the method(s) and significant assumptions used to estimate the fair value of financial instruments, if any, during the period?	___	___	___
d. The level of the fair value hierarchy within which the fair value measurements are categorized in their entirety (Level 1, 2, or 3)?	___	___	___

Note: A nonpublic entity is not required to provide this disclosure for items disclosed at fair value but not measured at fair value in the balance sheet. (ASC 825-10-50-3A)

	Yes	No	N/A
e. In disclosing the fair value of a financial instrument, did the entity *not* net that fair value with the fair value of other financial instruments, except to the extent that the offsetting of carrying amounts in the balance sheet is permitted?	___	___	___
f. For financial instruments for which it is concluded that estimating fair value is not practicable, have disclosures been made of: (1) information pertinent to estimating the fair value of the financial instrument or class of financial instruments (such as the carrying amount, effective interest rate, and maturity) and (2) the reasons why it is not practicable to estimate fair value?	___	___	___

	Yes	No	N/A
2. Have significant concentrations of credit risk arising from financial instruments (including derivative instruments accounted for under ASC Topic 815) been disclosed, including the following about each significant concentration (ASC 825-10-50-20 and 50-21) (*Note:* These disclosures do not apply to: (a) employers' and plans' obligations for pension benefits, other postretirement benefits including health care and life insurance benefits, postemployment benefits, employee stock option and stock purchase plans, and other forms of deferred compensation arrangements; (b) insurance contracts, other than financial guarantees and investment contracts; (c) warranty obligations and product warranties; (d) unconditional purchase obligations; and (e) financial instruments of a pension plan):	___	___	___
a. Information about the activity, region, or economic characteristic that identifies the concentration?	___	___	___
b. The maximum amount of loss due to credit risk that, based on the gross fair value of the financial instrument, the entity would incur if parties to the financial instruments that make up the concentration failed completely to perform according to the terms of the contracts and the collateral or other security, if any, for the amount due proved to be of no value to the entity?	___	___	___
c. The entity's policy of requiring collateral or other security to support financial instruments subject to credit risk?	___	___	___
d. Information about the entity's access to the collateral or other security?	___	___	___
e. The nature and a brief description of the collateral or other security supporting those financial instruments?	___	___	___
f. The entity's policy of entering into master netting arrangements to mitigate the credit risk of financial instruments, information about the arrangements for which the entity is a party, and a brief description of the terms of those arrangements, including the extent to which they would reduce the entity's maximum amount of loss due to credit risk?	___	___	___

Yes No N/A

3. Has quantitative information been disclosed about the market risks of financial instruments that is consistent with the way an entity manages or adjusts its market risks (e.g., details of current positions, details of activity during the period, a gap analysis of interest rate repricing or maturity dates, the duration of the financial instruments)? (ASC 825-10-50-23) (*Note:* Entities are encouraged, but not required, to disclose this information.) ___ ___ ___

4. Has information on how underwriting procedures are designed to control the credit risk that may arise from future payment increases been disclosed? (*Note:* Entities are *encouraged*, but not required, to disclose this information.) (ASC 825-10-55-2) ___ ___ ___

Fair Value Option for Financial Assets and Financial Liabilities

Note: The fair value option in ASC Topic 825 permits all entities to choose to measure eligible items at fair value at specified election dates. A business entity is required to report unrealized gains and losses on items for which the fair value option has been elected in earnings at each subsequent reporting date. The decision to elect the fair value option is: (*a*) applicable on an instrument-by-instrument basis, with a few exceptions, such as investments otherwise accounted for by the equity method; (*b*) irrevocable (unless a new election date occurs); and (*c*) applied only to an entire instrument and not to only specified risks, specific cash flows, or portions of that instrument.

The disclosures described in items 1 through 5 below are not required for securities classified as trading securities, life settlement contracts measured at fair value, or servicing rights measured at fair value as other disclosure requirements apply to these items. (ASC 825-10-50-25)

1. Have assets and liabilities that are measured at fair value under the fair value option been reported separately from the carrying amounts of similar assets and liabilities measured using another measurement attribute by either (ASC 825-10-45-1 and 45-2): ___ ___ ___
   a. Presenting the aggregate of fair value and non-fair-value amounts in the same line item in the balance sheet and parenthetically disclosing the amount measured at fair value included in the aggregate amount? ___ ___ ___

Yes No N/A

   b. Presenting two separate line items to display the fair value and non-fair-value carrying amounts? ___ ___ ___

2. For each date for which a balance sheet is presented, have the following disclosures been made (ASC 825-10-50-28): ___ ___ ___
   a. Management's reasons for electing a fair value option for each eligible item or group of similar eligible items? ___ ___ ___
   b. If the fair value option is elected for some but not all eligible items within a group of similar eligible items: ___ ___ ___
      (1) A description of those similar items and the reasons for partial election? ___ ___ ___
      (2) Information to enable users to understand how the group of similar items relates to individual line items on the balance sheet? ___ ___ ___
   c. For each line item in the balance sheet that includes an item or items for which the fair value option has been elected: ___ ___ ___
      (1) Information to enable users to understand how each line item in the balance sheet relates to major categories of assets and liabilities presented in accordance with the fair value disclosure requirements of ASC Topic 820 (See "Fair Value Measurement")? ___ ___ ___
      (2) The aggregate carrying amount of items included in each line item in the balance sheet that are not eligible for the fair value option, if any? ___ ___ ___
   d. The difference between the aggregate fair value and the aggregate unpaid principal balance of: ___ ___ ___
      (1) Loans and long-term receivables (other than securities subject to ASC Topic 320) that have contractual principal amounts and for which the fair value option has been elected? ___ ___ ___
      (2) Long-term debt instruments that have contractual principal amounts and for which the fair value option has been elected? ___ ___ ___
   e. For loans held as assets for which the fair value option has been elected: ___ ___ ___
      (1) The aggregate fair value of loans that are 90 days or more past due? ___ ___ ___