

**THE CORPORATE DIRECTORY - Walker's 2007**

|                                    |                                  |                             |
|------------------------------------|----------------------------------|-----------------------------|
| <b>Curr. Assets:</b> \$64,469,000  | <b>Curr. Liab.:</b> \$15,618,000 |                             |
| <b>Plant, Equip.:</b> \$44,551,000 | <b>Total Liab.:</b> \$25,466,000 | <b>Indic. Yr. Divd.:</b> NA |
| <b>Total Assets:</b> \$123,947,000 | <b>Net Worth:</b> \$98,481,000   | <b>Debt/Equity:</b> 0.5844  |

**Access National Corp**

1800 Robert Fulton Dr, Ste 310, Reston, VA, 20191; **PH:** 1-703-871-2100; **Fax:** 1-703-766-3385; **http://** www.accessnationalbank.com; **Email:** info@accessnational.com

|  |  |            |
|--|--|------------|
| <b>General</b> - Incorporation..... VA | <b>Stock</b> - Price on:12/22/2006 ..... | \$9.51     |
| Employees .....                        | Stock Exchange.....                      | NDQ        |
| Auditor .....                          | Ticker Symbol.....                       | ANCX       |
| Stk Agt.....                           | Outstanding Shares .....                 | 11,100,000 |
| Counsel.....                           | E.P.S.....                               | \$0.70     |
| DUNS No.....                           | Shareholders.....                        | 324        |

**Business:** The group's principal activities are to provide a comprehensive range of financial services and products and specializes in providing customized financial services to small and medium sized businesses, professionals, and associated individuals. The group provides its customers with personal customized service utilizing the latest technology and delivery channels.

**Primary SIC and add'l.:** 6712 6029

**CIK No.:** 0001176316

**Subsidiaries:** Access National Bank, Access National Capital Trust I, Access National Capital Trust II, Access National Leasing Corporation, Access National Mortgage Corporation, Access National Real Estate LLC, United First Mortgage Corporation

**Officers:** Charles Wimer/CFO, Exec. VP/\$143,750.00, Robert C. Shoemaker/Dir., Exec. VP - Bank/\$186,875.00, Michael W. Clarke/CEO, Dir., Pres./\$239,583.00

**Directors:** James L. Jados/Dir., Member - Audit - Nominating Committee, Chairperson - Compensation Committee, Randolph J. Babbitt/Dir., Member - Compensation - Nominating Committee, Chairperson - Audit Committee, Robert C. Shoemaker/Dir., Exec. VP - Bank, Jacques Rebibo/Chmn., Michael W. Clarke/CEO, Dir., Pres., Thomas M. Kody/Dir., Member - Audit - Compensation, Nominating Committee, John W. Edgemond/Dir., Member - Audit - Compensation Committee, Chairperson - Nominating Committee

**Owners:** Jacques Rebibo/8.38%, Robert C. Shoemaker/4.64%, Thomas M. Kody/4.23%, James L. Jados/3.13%, Charles Wimer/1.30%, Randolph J. Babbitt/2.62%, Michael W. Clarke/7.52%, John W. Edgemond/6.20%, Michael Rebibo/10.27%, Dean F. Hackemer/2.18%

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2005

| Year | Sales        | Net Income  |
|------|--------------|-------------|
| 2005 | \$59,260,000 | \$5,897,000 |
| 2004 | \$44,177,000 | \$3,315,000 |
| 2003 | \$14,042,000 | \$3,816,000 |

|                                    |                                   |                                  |
|------------------------------------|-----------------------------------|----------------------------------|
| <b>Curr. Assets:</b> NA            | <b>Curr. Liab.:</b> NA            | <b>P/E Ratio:</b> 13.59          |
| <b>Plant, Equip.:</b> \$9,650,000  | <b>Total Liab.:</b> \$505,865,000 | <b>Indic. Yr. Divd.:</b> \$0.020 |
| <b>Total Assets:</b> \$537,050,000 | <b>Net Worth:</b> \$31,185,000    | <b>Debt/Equity:</b> 0.4965       |

**Access Pharmaceuticals Inc**

2600 Stemmons Freeway, Ste 176, Dallas, TX, 75207; **PH:** 1-214-905-5100; **Fax:** 1-214-905-5101; **http://** www.accesspharma.com; **Email:** akc@accesspharma.com

|  |  |           |
|--|--|-----------|
| <b>General</b> - Incorporation..... DE | <b>Stock</b> - Price on:12/22/2006 ..... | \$2.75    |
| Employees .....                        | Stock Exchange.....                      | OTC       |
| Auditor .....                          | Ticker Symbol.....                       | ACCP.OB   |
| Stk Agt.....                           | Outstanding Shares .....                 | 3,540,000 |
| Counsel.....                           | E.P.S.....                               | \$1.02    |
| DUNS No.....                           | Shareholders.....                        | 3,000     |

**Business:** The group's principal activity is to develop drug delivery systems and advanced polymer technology for application in cancer treatment, dermatology and treatment of oral diseases. It is in the development stage. The group has proprietary patents and rights to seven drug delivery technology platforms: synthetic polymer targeted delivery, vitamin mediated targeted delivery (including oral), bioerodible hydrogel technology, nanoparticles and nanoparticle networks, residerm(R) topical delivery, carbohydrate targeting technology and agents for the prevention and treatment of viral disease, including HIV. The products residerm(R) a gel - zindaclin (TM), aphthaso(R) and aptheal(R) are being marketed currently.

**Primary SIC and add'l.:** 8731

**CIK No.:** 0000318306

**Subsidiaries:** Access Pharmaceuticals Australia Pty. Limited, Tacora Corporation, Virologix Corporation

**Officers:** Kerry P. Gray/Former Pres., CEO/\$133,332.00, Leonard Saltz/Scientific Advisors, Rosemary Mazanet/Acting CEO/\$217,500.00, John J. Meakem/Dir. - Private Investor, Retired Pharmaceutical Executive, Alejandro Yovine/Cvitkovic, Associates, David Gandara/Scientific Advisors, Carlos Becerra/Scientific Advisors, Stephen B. Thompson/53/VP, CFO, Treasurer, Sec./\$152,310.00, Maurie Markman/Scientific Advisors, Phillip Wise/VP Business Development - Strategy, David P. Nowotnik/Sr. VP Research - Development/\$250,710.00

**Directors:** Max Link/Dir., Herbert H. McDade/Dir., Michael J. Flinn/Dir., Mark J. Alvino/Dir., John J. Meakem/Dir. - Private Investor, Retired Pharmaceutical Executive, Mace Rothenberg/Scientific Advisors, Stuart Duty/Dir., Jeffrey B. Davis/Chmn., John Kirkwood/Scientific Advisors, Mark Ahn/Dir., Stephen B. Howell/Dir. - Scientific Advisors

**Owners:** Stuart M. Duty, Larry Feinberg/26.40%, Michael Flinn/1.70%, Max Link, David P. Nowotnik/1.90%, Kerry P. Gray/9.20%, Rosemary Mazanet, Stephen B. Thompson/1.10%, SCO Capital Partners LLC/52.30%, Mark J. Alvino/1.30%, Stephen B. Howell, Herbert H. McDade, John J. Meakem, Heartland Advisors, Inc./9.00%

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2005

| Year | Sales       | Net Income    |
|------|-------------|---------------|
| 2005 | NA          | -\$1,700,000  |
| 2004 | \$549,000   | -\$10,238,000 |
| 2003 | \$1,295,000 | -\$6,935,000  |

|                                  |                                  |                             |
|----------------------------------|----------------------------------|-----------------------------|
| <b>Curr. Assets:</b> \$5,159,000 | <b>Curr. Liab.:</b> \$3,814,000  |                             |
| <b>Plant, Equip.:</b> \$300,000  | <b>Total Liab.:</b> \$11,450,000 | <b>Indic. Yr. Divd.:</b> NA |
| <b>Total Assets:</b> \$7,213,000 | <b>Net Worth:</b> -\$4,237,000   | <b>Debt/Equity:</b> NA      |

**Access Worldwide Communications Inc**

4950 Communications Ave, Ste 300, Boca Raton, FL, 33431; **PH:** 1-561-226-5000; **Fax:** 1-561-226-5050; **http://** www.accessww.com; **Email:** investor@accessww.com

**Accredited Home Lenders Co - 13**

|                                      |                                    |  |            |
|--------------------------------------|------------------------------------|--|------------|
| <b>General</b> - Incorporation ..... | DE                                 | <b>Stock</b> - Price on:12/22/2006 ..... | \$0.73     |
| Employees .....                      | 1,000                              | Stock Exchange.....                      | OTC        |
| Auditor .....                        | BDO Seidman LLP                    | Ticker Symbol.....                       | AWWC.OB    |
| Stk Agt.....                         | American Stock Transfer & Trust Co | Outstanding Shares .....                 | 17,340,000 |
| Counsel.....                         | Shapiro, Sontag                    | E.P.S.....                               | \$0.13     |
| DUNS No.....                         | 10-673-3728                        | Shareholders.....                        | \$44       |

**Business:** The group's principal activity is to provide a variety of sales, education and communication programs in the pharmaceutical, telecommunication and consumer product industries. The group's activities are carried out through two business segments namely pharmaceutical marketing service segment and consumer and business services segment. Pharmaceutical marketing service segment provides outsourced services including medical education and medical publishing to the pharmaceutical and medical industries. Consumer and business services segment provides consumer and multilingual telemarketing services to the telecommunications and consumer products industries.

**Primary SIC and add'l.:** 4899 7389

**CIK No.:** 0001048422

**Officers:** Ted Jordan/Sr. VP, CIO/\$185,000.00, Mark Wright/General Counsel, Richard Lyew/CFO, Exec. VP/\$172,500.00, Shawkat Raslan/Chmn., Pres., CEO/\$212,500.00, Georges Andr/Exec. VP, COO/\$240,000.00

**Directors:** Charles Henri Weil/Dir., Alfonso Yuchengco/Dir., Shawkat Raslan/Chmn., Pres., CEO, Liam Donohue/Dir., Carl Tiedemann/Dir., Michael Dornemann/Dir., Orhan Sadik-khan/Dir., Frederick Thorne/Dir.

**Owners:** Jared Jordan, Shawkat Raslan/13.96%, Michael Dornemann/9.65%, Liam Donohue, Mark Wright, Richard Lyew, Charles Henri Weil/3.80%, Alfonso Yuchengco/3.05%, Frederick Thorne/3.31%, Orhan Sadik-Khan/4.04%, Carl Tiedemann/6.70%, Georges Andr/1.74%, S.G. Private Bank/8.52%, Ridfell Investments SA/23.46%

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2005

| Year | Sales        | Net Income    |
|------|--------------|---------------|
| 2005 | \$38,922,000 | -\$4,681,000  |
| 2004 | \$47,467,000 | -\$1,411,000  |
| 2003 | \$51,084,000 | -\$11,641,000 |

|                                   |                                  |                             |
|-----------------------------------|----------------------------------|-----------------------------|
| <b>Curr. Assets:</b> \$10,381,000 | <b>Curr. Liab.:</b> \$14,477,000 | <b>P/E Ratio:</b> 5.62      |
| <b>Plant, Equip.:</b> \$5,025,000 | <b>Total Liab.:</b> \$17,323,000 | <b>Indic. Yr. Divd.:</b> NA |
| <b>Total Assets:</b> \$16,263,000 | <b>Net Worth:</b> -\$5,060,000   | <b>Debt/Equity:</b> NA      |

**Accesstel Inc**

66 Clinton Rd, Fairfield, NJ, 07004; **PH:** 1-973-882-8861; **Fax:** 1-973-882-8878; **http://** www.globalinvestholdings.com; **Email:** info@globalinvestholdings.com

|                                      |                        |  |          |
|--------------------------------------|------------------------|--|----------|
| <b>General</b> - Incorporation ..... | UT                     | <b>Stock</b> - Price on:12/22/2006 ..... | \$0.0055 |
| Employees .....                      | NA                     | Stock Exchange.....                      | OTC      |
| Auditor .....                        | Robert G. Jeffrey, CPA | Ticker Symbol.....                       | ACCS.PK  |
| Stk Agt.....                         | NA                     | Outstanding Shares .....                 | NA       |
| Counsel.....                         | NA                     | E.P.S.....                               | NA       |
| DUNS No.....                         | NA                     | Shareholders.....                        | 170      |

**Business:** The group's principal activity is to supply broadband wireless, voip and utility meter reading over a wireless and wired broadband network. The group's services are provided primarily in China and the western United States. The wireless network and wireless local loop services provide rapid deployment of phone, facsimile, high-speed data, video and fixed isp connection. The company is currently insolvent and has no business operations.

**Primary SIC and add'l.:** 4813 7389

**CIK No.:** 0001063293

**Officers:** Kevin Marion/CEO, Pres., Louis Sayad/41/Pres., Ralph Sayad/43/Dir., CEO/\$39,747.00, Karim Sayad/47/Sec.

**Directors:** Ralph Sayad/43/Dir., CEO

**Owners:** Ralph Sayad/16.01%, Freddy Zraick/6.96%, Credit Bank/8.35%, Eddy Sayad/11.14%, Karim Sayad/8.63%, Louis Sayad/9.47%, Mario Saradar/16.01%

**Financial Data:** Fiscal Year End:12/31 Latest Annual Data: 12/31/2004

| Year | Sales       | Net Income   |
|------|-------------|--------------|
| 2004 | \$6,864,000 | \$25,000     |
| 2003 | NA          | -\$1,811,000 |
| 2002 | NA          | -\$170,000   |

|                                  |                                 |                             |
|----------------------------------|---------------------------------|-----------------------------|
| <b>Curr. Assets:</b> \$1,512,000 | <b>Curr. Liab.:</b> \$1,683,000 |                             |
| <b>Plant, Equip.:</b> NA         | <b>Total Liab.:</b> \$1,683,000 | <b>Indic. Yr. Divd.:</b> NA |
| <b>Total Assets:</b> \$1,671,000 | <b>Net Worth:</b> -\$12,000     | <b>Debt/Equity:</b> NA      |

**Accredited Home Lenders Co**

15090 Ave Of Science, San Diego, CA, 92128; **PH:** 1-858-676-2100; **Fax:** 1-800-481-8761; **http://** www.accredhome.com

|                                      |                          |  |            |
|--------------------------------------|--------------------------|--|------------|
| <b>General</b> - Incorporation ..... | DE                       | <b>Stock</b> - Price on:12/22/2006 ..... | \$29.17    |
| Employees .....                      | 2,762                    | Stock Exchange.....                      | NDQ        |
| Auditor .....                        | Grant Thornton LLP       | Ticker Symbol.....                       | LEND       |
| Stk Agt.....                         | U.S. Stock Transfer Corp | Outstanding Shares .....                 | 25,260,000 |
| Counsel.....                         | NA                       | E.P.S.....                               | \$6.23     |
| DUNS No.....                         | NA                       | Shareholders.....                        | 21,462,309 |

**Business:** The group's principal activity is to provide mortgage banking services. It originates, finances, sells, securitizes and services non-prime mortgage loans secured by residential real estate. The group focuses on borrowers who do not meet conforming underwriting guidelines due to higher loan-to-value ratios. It originates loans primarily through approved and licensed independent mortgage brokers. As of 31-Dec-2003, the group had a network of 6,800 independent brokers throughout the United States. The group also operates axiom financial services and home funds direct, which originates direct-to-consumer loans.

**Primary SIC and add'l.:** 6159 6162

**CIK No.:** 0001174735

**Subsidiaries:** Accredited Home Lenders Canada, Inc, Accredited Home Lenders Funding Corp., Accredited Home Lenders, Inc., Accredited Mortgage Loan REIT Trust, Accredited Processing Services, Inc., Inzura Insurance Services, Inc., Vendor Management Services of Alabama, LLC, Vendor Management Services, LLC

**Officers:** Stuart D. Marvin/Exec. VP - Finance, Capital Markets/\$300,918.00, Joseph J. Lydon/Dir., Pres., COO/\$411,410.00, Jeffrey W. Crawford/Dir. - Operations/\$261,485.00, James A. Konrath/Chmn., CEO/\$411,410.00, John S. Buchanan/CFO/\$209,615.00, Richard D. Romero/Dir. - Internal Audit - Quality Control, Scott Anderson/Dir. - Strategic Initiatives, Joseph F. Weinbrecht/Dir.