

Collateral Valuation

Bank of America

Stock Price assumptions		27-Jul-01	
Enron	\$46.84	TCW - Select	\$16.74
Compaq	\$14.50	TCW - Aggr.	\$13.16
Eli Lilly	\$78.12	TCW - Small	\$20.90
EOTT	\$20.25		

~~\$40,000,000 Personal Line of Credit (KNOX/Kenneth L. & Linda P. ...)~~
Outstanding Loan Balance **\$7,304,392**

Collateral Pledged	Shares	Value	
Enron Corp.	393,597	\$18,436,083	79.3%
Compaq Computer	332,256	\$4,817,712	20.7%
Total Market Value of Collateral		\$23,253,795	100.0%
Less: Collateral Required (80% LTV)	31.41%	\$9,130,490	

Excess (Deficit) Collateral	\$14,123,305
Borrowing Power	\$11,298,644
Available to Borrow	\$11,298,644

~~\$11,000,000 Personal Line of Credit (KNOX/Kenneth L. & Linda P. ...)~~
Outstanding Loan Balance **\$6,952,000**

Collateral Pledged	Shares	Value	
Compaq	113,064	\$1,639,428	16.9%
Eli Lilly & Co.	20,220	\$1,579,586	16.3%
EOTT Energy Partners	5,000	\$101,250	1.0%
TCW Galileo Select Equities	131,738	\$2,205,294	22.7%
TCW Galileo Aggressive Growth	37,949	\$499,409	5.1%
TCW Small Cap Growth	41,485	\$867,037	8.9%
Enron Corp. (includes additional 25,000 shares)	60,000	\$2,810,400	29.0%
Total Market Value of Collateral		\$9,702,404	100.0%
Less: Collateral Required (LTV 80%)	71.65%	\$8,690,000	

Excess (Deficit) Collateral	\$1,012,404
Borrowing Power	\$809,923
Available to Borrow	\$809,923

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Collateral Valuation

Bank of America

~~\$750,000 Line of Credit (Unsecured) I/N/O Kenneth L. & Linda P. Lav~~

Outstanding Loan Balance \$5,000,000

Collateral Pledged	Shares	Value
Enron Corp.	143,690	\$6,730,440
Total Market Value of Collateral		\$6,730,440
Less: Collateral Required (80% LTV)	74.3%	\$6,250,000

Excess (Deficit) Collateral	\$480,440
Borrowing Power	\$384,352
Available to Borrow	\$384,352

\$750,000 Line of Credit (Unsecured) I/N/O Kenneth L. & Linda P. Lav

Outstanding Loan Balance

50

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Collateral Valuation

Chase

27-Jul-01

Stock Price Assumptions	
Enron	\$46.84
Compaq	\$14.50

\$15.0 Million Non Purpose Credit Line

STOCK	Symbol	Certif. No.	Shares	Value	Ownership
Enron Corp	ENE	HC153831	26,017	\$ 1,218,636	Personal
Enron Corp	ENE	from PW	<u>207,146</u>	<u>\$ 9,702,719</u>	Personal
		Total ENE	233,163	\$ 10,921,355	97.4%
Compaq	CPQ	BB125523	<u>20,000</u>	<u>\$ 290,000</u>	Personal
		Total CPQ	20,000	\$ 290,000	2.6%

Total Value of Collateral \$ 11,211,355

LTV 80%
AVAILABLE BALANCE \$8,408,516
Funded (\$7,042,000)
REMAINING BALANCE \$1,366,516

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Collateral Valuation

Compass

27-Jul-01

Stock Price Assumption	
Enron	\$46.84
Eli Lilly	\$78.12

\$10.0 Million Non Purpose Credit Line

STOCK	Symbol	Certif. No.	Shares	Ownership
Eli Lilly	LLY	FC24922	5,000	Personal
Eli Lilly	LLY	CNY18380	<u>5,000</u>	Personal
		Total LLY	10,000	781,200 21.9%
Enron Corp	ENE	HC119322	7,690	Personal
Enron Corp	ENE	HC119285	22,052	Personal
Enron Corp	ENE	HC119286	1,751	Personal
Enron Corp-Split	ENE	HC164652	1,751	Personal
Enron Corp	ENE	HC119359	4,521	Personal
Enron Corp-Split	ENE	HC164653	4,521	Personal
Enron Corp	ENE	HC119360	7,792	Personal
Enron Corp	ENE	HC127094	<u>9,440</u>	Personal
		Total ENE	59,518	2,787,823 78.1%

TOTAL \$ 3,569,023

LTV 80%

AVAILABLE BALANCE \$2,855,218

Funded (\$3,489,871)

REMAINING BALANCE (\$634,653)

Additional Collateral
 Sanders Morris Harns (30% LTV, capped at \$1,000,000)

Total \$ 3,500,000

LTV 30%

AVAILABLE BALANCE \$ 1,000,000

Funded \$0

REMAINING BALANCE \$1,000,000

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