Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [X]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
INTEGRATED 401 (K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1993

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
BEAL SERVICE CORPORATION

6000 LEGACY DR.
PLANO, TX 75024

6000 LEGACY DR.
PLANO, TX 75024

2b Employer Identification Number (EIN)
20-0201320

2c Sponsor's telephone number
469-467-5000

2d Business code (see instructions)
522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/26/2010	SHAWN WARD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
BEAL SERVICE CORPORATION

6000 LEGACY DR.
PLANO, TX 75024

3b Administrator's EIN
20-0201320

3c Administrator's telephone number
469-467-5000

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	349
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	633
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	86
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	719
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	719
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	637
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	64
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 2S 2T 3D 3H 3F

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		**A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)		**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2009** **This Form is Open to Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
INTEGRATED 401 (K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BEAL SERVICE CORPORATION

D Employer Identification Number (EIN)
20-0201320

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FID.INV.INST.OPS.CO.

04-2647786

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
64 37 65 60	RECORDKEEPER	21596	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ABF LG CAP VAL INV - STATE STREET B 04-1867445	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ALLNZ NFJ DIV VAL AD - BOSTON FINAN 04-2526037	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ARTISAN MID CAP VAL - BOSTON FINANC 04-2526037	0.40%

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BARON ASSET FUND - DST SYSTEMS, INC 43-1581814	0.40%	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
LOOMIS SM CAP VAL R - BOSTON FINANC 04-2526037	0.40%	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NORTHERN SM CAP VAL - NORTHERN TRUS 50 SOUTH LASALLE STREET CHICAGO, IL 60603	0.35%	

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
RAINIER SM/MID CAP - US BANCORP FUN 39-0281260	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ROYCE VALUE PLUS SER - BOSTON FINAN 04-2526037	0.45%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
WFA SM CAP VAL INV - BOSTON FINANCI 04-2526037	0.35%

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
INTEGRATED 401 (K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BEAL SERVICE CORPORATION

D Employer Identification Number (EIN)
20-0201320

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4047045	3628464
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	256706	288761
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4216750	8697368
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	8520501	12614593
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	8520501	12614593

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	448382	
	(B) Participants	2a(1)(B)	1910836	
	(C) Others (including rollovers)	2a(1)(C)	503792	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2863010
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	23529	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	20625	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		44154
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	143277	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		143277
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1530098
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		4580539
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	460338	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		460338
f Corrective distributions (see instructions)	2f		4472
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	21637	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		21637
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		486447
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		4094092
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MCGLADREY & PULLEN (2) EIN: 42-0714325

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		10000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
INTEGRATED 401 (K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
BEAL SERVICE CORPORATION

D Employer Identification Number (EIN)
20-0201320

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

McGladrey & Pullen
Certified Public Accountants

Integrated 401(k) Plan

Financial Report
December 31, 2009

McGladrey & Pullen, LLP is a member firm of RSM International,
an affiliation of separate and independent legal entities.

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McGladrey & Pullen

Certified Public Accountants

Independent Auditor's Report

To the Plan Administrator
Integrated 401(k) Plan
Plano, Texas

We were engaged to audit the accompanying statements of net assets available for benefits of Integrated 401(k) Plan (the Plan) as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009, and the supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified or provided by Fidelity Management Trust Company (Fidelity), the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the custodian holds the Plan's investment assets and executes investment transactions. As disclosed in Note 3, the Plan Administrator has obtained certifications from the custodian regarding the completeness and accuracy of the investment information provided to the Plan Administrator by the custodian as of and for the year ended December 31, 2009, and as of December 31, 2008.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified or provided by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McGladrey & Pullen, LLP

Dallas, Texas
July 22, 2010

McGladrey & Pullen, LLP is a member firm of RSM International,
an affiliation of separate and independent legal entities.

Integrated 401(k) Plan

Statements of Net Assets Available for Benefits
December 31, 2009 and 2008

	2009	2008
ASSETS		
Investments (Notes 3 and 4):		
Money market fund	**$ 3,628,464**	$ 4,047,045
Mutual funds	**8,697,368**	4,216,750
Participant loans	**288,761**	256,706
	12,614,593	8,520,501
Receivables:		
Employer (Note 10)	**141,433**	5,266
Participant	**-**	2,187
	141,433	7,453
Total assets	**12,756,026**	8,527,954
LIABILITIES		
Excess contributions refundable (Note 11)	**4,663**	6,269
Net assets available for benefits	**$ 12,751,363**	$ 8,521,685

See Notes to Financial Statements.

Integrated 401(k) Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2009

Additions:	
Investment income (Note 3):	
Net appreciation in fair value of investments	$ 1,535,729
Dividends from mutual funds	143,277
Interest on money market fund	23,529
Interest on participant loans	20,625
Contributions:	
Employer	578,918
Participant	1,903,986
Rollover	503,792
Total additions	4,709,856
Deductions from net assets attributed to:	
Benefits paid to participants	458,541
Administrative expenses	21,637
Total deductions	480,178
Net increase in net assets available for benefits	4,229,678
Net assets available for benefits:	
Beginning of year	8,521,685
End of year	$ 12,751,363

See Notes to Financial Statements.

Note 1. Description of Plan

The following description of the Integrated 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document, as amended, for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established for all eligible employees of Beal Service Corporation, Loan Acquisition Corporation, Beal Nevada Service Corporation, MGC Mortgage, Inc., and CLG Hedge Fund, LLC (collectively referred to as Sponsor and the Companies). The Plan is intended to satisfy all of the requirements for a qualified retirement plan under the appropriate provisions of the Internal Revenue Code (the Code). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective January 1, 2008, the name of the Plan was changed from Beal 401(k) Plan to Integrated 401(k) Plan.

The merger of the Agility Assets 401(k) Plan into the Plan was effective on or about June 1, 2008. Total assets of $38,431 were transferred into the Plan on June 2, 2008.

Eligibility

All non-excluded employees of the Companies who have completed at least 3 months of service are eligible for the Plan. Effective July 1, 2008, the Plan was amended to change entry dates into the plan from the first day of the first, fourth, seventh, and tenth months of each plan year to the first day of each month after eligibility requirements are met.

Vesting

Participants are immediately vested in their salary deferral contributions plus allocated earnings thereon.

Effective January 1, 2009, the Plan was amended to change the vesting of the portion of the participants' accounts attributable to the Sponsor's non-discretionary employer matching contributions and discretionary nonelective employer contributions to become 33% vested after one year of service, 66% vested after two years of service, and 100% vested after three years of service. This amendment is effective for all participants who did not terminate employment with the Plan Sponsor prior to the effective date of the amendment.

Employees who terminated prior to January 1, 2009 remain subject to the provisions of the previous vesting schedule, under which the portion of the participants' accounts attributable to the Sponsor's non-discretionary employer matching contributions and discretionary nonelective employer contributions become 25% vested after two years of service, and continue to vest at the rate of 25% for each successive year until 100% vested after five years of service.

Additionally, a participant becomes 100% vested if employment is terminated due to death or total disability, or the Plan terminates.

Contributions

Each year, participants may make salary deferral contributions up to 50% of their pretax annual compensation, as defined by the Plan, subject to certain maximum limitations imposed by the Code ($16,500 for 2009). Employees who are eligible to make elective deferrals under the Plan and who have attained the age of fifty before the close of the Plan year are also eligible to make catch-up contributions subject to the maximum limitation imposed by the Code ($5,500 for 2009). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Plan requires the Sponsor to make matching contributions equal to 50% of the participants' contributions up to 6% of each participant's compensation each plan year. At its discretion, the Sponsor may also make nonelective employer contributions. No discretionary profit sharing contributions were made during 2009 or 2008.

Participant Accounts

Each participant's account is credited with the participant's salary deferral contributions, rollover contributions, and an allocation of the Sponsor's matching contributions, discretionary profit sharing contributions, if any, and plan earnings. Allocations are made in accordance with formulas prescribed by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Participants' Investment Options

Participants must direct their contributions to selected investments as made available and determined by the plan administrator. Participants may change their investment options any time throughout the year via internet or direct phone access to Fidelity Management Trust Company (Fidelity).

Forfeitures

At December 31, 2009 and 2008, forfeited nonvested accounts totaled $40,343 and $174,483, respectively. The balance of forfeited employer contributions and allocated earnings thereon may be used to reduce employer matching contributions or to pay Plan administrative expenses. During the year 2009, $38,225 of employer nonvested contributions were forfeited, $591 of investment earnings were incurred, $18,227 of forfeitures were used for administration fees and $154,729 of forfeitures were used to reduce employer contributions.

Payment of Benefits

Upon retirement, death, disability, or termination of employment, a participant (or the participant's designated beneficiary, if applicable) may elect to receive a lump sum payment, as specified in the Plan document. The Plan allows participants to make hardship withdrawals, subject to certain limitations, as defined in the Plan document.

Loans to Participants

Participants may borrow from their plan accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates comparable to rates offered by commercial lending institutions. Interest rates on outstanding participant loans ranged from 5% to 9.25% at December 31, 2009. Loan terms range over a period not exceeding five years, except for loans to purchase a principal residence, which can exceed five years. Principal and interest are paid ratably through payroll deductions, and loans are due in various amounts through September 2033. A participant may be granted a maximum of three loans during any one year period. The maximum number of loans a participant may have outstanding at any one time is three.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are presented under the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Shares of mutual funds are reported at fair value based on the quoted market price of the fund which represents the net asset value of shares held by the Plan at year end. Money market funds and participant loans are stated at cost which approximates fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The plan administrator has evaluated subsequent events through July 22, 2010, the date the financial statements were available to be issued.

Recent Accounting Pronouncements

On July 1, 2009, the Financial Accounting Standards Board (FASB) launched the FASB Accounting Standards Codification, (ASC), which is now the single official source of authoritative, non-governmental U.S. GAAP. The ASC supersedes all prior accounting literature. With the launch of the ASC, U.S. GAAP now consists of two levels – authoritative (ASC) and non-authoritative (anything not in the ASC). The ASC is effective for interim and annual periods ending after September 15, 2009. The FASB will no longer be issuing accounting standards in the form of Statements, Staff Positions or Emerging Issues Task Force Abstracts. The FASB will instead amend the ASC by issuing Accounting Standards Updates (ASU).

The Financial Accounting Standards Board issued new guidance on accounting for uncertainty in income taxes. The Plan adopted this new guidance for the year ended December 31, 2009. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

In September 2009, the FASB issued ASU 2009-12, *Investments in Certain Entities That Calculate Net Asset Value per Share (or its Equivalent)*. This amendment provides guidance on how entities should estimate fair value of certain alternative investments. The fair value of investments within the scope of this guidance can now be determined using net asset value (NAV) per share as a practical expedient, when the fair value is not readily determinable, unless it is probable the investment will be sold at something other than NAV. It also requires disclosure of certain attributes by major category of alternative investments, regardless of whether the practical expedient was used. This amendment was effective for periods ending after December 15, 2009, with early adoption permitted. The adoption of this guidance did not have a material impact on the Plan's financial position or Statement of Changes in Net Assets Available for Benefits.

In January 2010, the FASB issued ASU 2010-06, *Improving Disclosures about Fair Value Measurements*. This amendment requires new disclosures and reasons for transfers of financial assets and liabilities between Levels 1 and 2. This amendment also clarifies that fair value measurement disclosures are required for each class of financial assets and liabilities, and disclosures about inputs and valuation techniques are required for both Level 2 and Level 3 measurements. It further clarifies that the reconciliation of Level 3 measurements should separately present purchases, sales, issuances, and settlements instead of netting these changes. With respect to matters other than Level 3 measurements, the amendment is effective for periods beginning on or after December 15, 2009. The guidance related to Level 3 measurements is effective for periods beginning on or after December 15, 2010. The Plan does not expect the adoption of ASU 2010-06 to have a material effect on the Plan's financial statements.

Note 3. Information Certified By Fidelity Management Trust Company

The following is a summary of the investment information as of December 31, 2009 and 2008, and for the year ended December 31, 2009, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Fidelity and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Fidelity that information provided to the Plan Administrator by Fidelity related to the following investments is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the investments listed in the table below.

The following table presents the fair value of the investments in this Plan that were certified by Fidelity at December 31, 2009 and 2008. Single investments representing more than 5% of the Plan's net assets as of December 31, 2009 and 2008 are separately identified.

	2009	2008
Money market fund:		
Fidelity Retirement Money Market Fund	**$ 3,628,464**	$ 4,047,045
Mutual funds:		
Fidelity Contrafund	**1,423,832**	818,618
Spartan US Equity Index Fund	**1,127,012**	466,529
Other mutual funds	**6,146,524**	2,931,603
	8,697,368	4,216,750
Participant loans	**288,761**	256,706
	$ 12,614,593	$ 8,520,501

Fidelity also certified to the completeness and accuracy of $1,535,729 of net appreciation in fair value of investments, $143,277 of dividends from mutual funds, $20,625 of interest on participant loans and $23,529 of interest on the money market fund related to the aforementioned investments for the year ended December 31, 2009.

Note 4. Fair Value Measurements

Effective January 1, 2008, the Plan adopted Accounting Standards Codification Topic 820, *Fair Value Measurements* (ASC 820). ASC 820 establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described below:

Level 1 Inputs – Unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs – Quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs – Unobservable inputs for determining the fair values of assets or liabilities.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value.

Money market fund: Valued at cost, which approximates fair value.

Mutual funds: Valued at the net asset value (NAV) of shares held by the plan at year end.

Participant loans: Valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008:

	Assets at Fair Value as of December 31, 2009			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market fund	**$ 3,628,464**	**$ -**	**$ -**	**$ 3,628,464**
Mutual funds:				
Blended investments	**2,538,439**	**-**	**-**	**2,538,439**
Bond investments:				
Income funds	**994,921**	**-**	**-**	**994,921**
Stock investments:				
International funds	**676,260**	**-**	**-**	**676,260**
Large cap funds	**3,124,292**	**-**	**-**	**3,124,292**
Mid cap funds	**615,235**	**-**	**-**	**615,235**
Small cap funds	**748,221**	**-**	**-**	**748,221**
Participant loans	**-**	**-**	**288,761**	**288,761**
Total assets at fair value	**$ 12,325,832**	**$ -**	**$ 288,761**	**$ 12,614,593**

	Assets at Fair Value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 4,047,045	$ -	$ -	$ 4,047,045
Mutual funds	4,216,750	-	-	4,216,750
Participant loans	-	-	256,706	256,706
Total assets at fair value	$ 8,263,795	$ -	$ 256,706	$ 8,520,501

Level 3 Gains and Losses

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2009 and 2008.

	Participant Loans	
	2009	2008
Balance, beginning of year	**$ 256,706**	$ 207,976
Purchases, sales, issuances and settlements (net)	**32,055**	48,730
Balance, end of year	**$ 288,761**	$ 256,706

Note 5. Administrative Expenses

Certain administrative functions are performed by officers or employees of the Sponsor. However, such employees receive no compensation from the Plan. The Plan Sponsor and the Plan participants share in the Plan expenses. Certain Plan expenses, such as transaction fees from receiving a loan, withdrawal, or distribution from the Plan, are deducted from participants' accounts or investment income. The remaining Plan expenses are paid by the Plan Sponsor.

Note 6. Tax Status

The Sponsor adopted a prototype non-standardized plan through Fidelity, which received a favorable notification letter from the Internal Revenue Service dated October 9, 2003 in which the Internal Revenue Service stated that the Plan, as designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since receiving the determination letter, and was most recently amended and restated on April 30, 2010; however, the Plan Administrator believes the Plan is designed and being operated in compliance with the applicable requirements of the IRC.

Note 7. Party-in-Interest

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan and certain others. As such, transactions conducted by Fidelity qualify as party-in-interest transactions.

Note 8. Plan Termination

While the Employer has not expressed any intent to terminate the Plan, it has the right to discontinue contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants would become fully vested in their employer contribution balances and the net assets of the Plan will be distributed to the participants of the Plan in accordance with the provisions of ERISA.

Note 9. Risks and Uncertainties

The Plan provides for various investment options. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Note 10. Contributions Receivable

The employer receivable of $141,433 at December 31, 2009 included corrective contributions of $107,770 owed to certain employees and rehired employees who were not granted participation in the Plan upon their date of eligibility, as required by the Plan document, in order to compensate them for the potential investment earnings, the employer matching contributions, and the tax benefit associated with their missed deferral opportunities.

Note 11. Excess Contributions Refundable

The liabilities of $4,663 and $6,269 as of December 31, 2009 and 2008, respectively, relate to amounts payable to certain active participants to return to them excess deferral contributions as required to satisfy the relevant non-discrimination provision of the Plan.

Note 12. Reconciliation of Financial Statements To Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31:

	2009	2008
Net assets available for benefits per the financial statements	**$ 12,751,363**	$ 8,521,685
Less participant contributions receivable	**-**	(2,187)
Less employer contributions receivable	**(141,433)**	(5,266)
Add liability for excess contributions refundable	**4,663**	6,269
Net assets available for benefits per the Form 5500	**$ 12,614,593**	$ 8,520,501

The following is a reconciliation of the 2009 statement of changes in net assets available for benefits per the financial statements to the Form 5500:

Net increase in net assets available for benefits per the financial statements	$	4,229,678
Less contributions receivable at December 31, 2009		(141,433)
Add contributions receivable at December 31, 2008		7,453
Add excess contributions refundable at December 31, 2009		4,663
Less excess contributions refundable at December 31, 2008		(6,269)
Net increase in net assets available for benefits per the Form 5500	$	4,094,092

Note 13. Subsequent Amendment

The Plan was amended to change the contribution period for matching employer contributions from each plan year to each payroll period and to eliminate discretionary nonelective employer contributions effective April 30, 2010. In connection with these amendments, the entire Plan document was formally amended and restated.

Supplemental Schedule

Integrated 401(k) Plan

Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2009
EIN: 20-0201320
PN: 001

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, or Maturity Value	(e) Fair Value
*	Fidelity Management Trust Company	Fidelity Retirement Money Market Fund	$ 3,628,464
*	Fidelity Management Trust Company	Fidelity Contrafund	1,423,832
*	Fidelity Management Trust Company	Spartan US Equity Index Fund	1,127,012
*	Fidelity Management Trust Company	Fidelity Balanced Fund	632,403
*	Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	628,277
*	Fidelity Management Trust Company	Fidelity International Discovery Fund	594,251
*	Fidelity Management Trust Company	Fidelity Total Bond Fund	539,259
*	Fidelity Management Trust Company	Fidelity US Bond Index Fund	455,662
*	Fidelity Management Trust Company	ABF Large Cap Val Pa	355,116
*	Fidelity Management Trust Company	Royce Value Plus Service Fund	313,636
*	Fidelity Management Trust Company	Rainier Small Mid Cap Fund	306,563
*	Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	253,419
*	Fidelity Management Trust Company	Loomis Small Cap Value Z	252,736
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	236,126
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	211,555
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	179,529
*	Fidelity Management Trust Company	Artisan Mid Cap Value Fund	166,603
*	Fidelity Management Trust Company	WFA Small Cap Val Z	157,689
*	Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	135,832
*	Fidelity Management Trust Company	Fidelity Capital Appreciation Fund	130,843
*	Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	113,695
*	Fidelity Management Trust Company	Allnz NFJ Div Val Ad	87,489
*	Fidelity Management Trust Company	Spartan International Index Fund	82,009
*	Fidelity Management Trust Company	Fidelity Value Fund	66,715
*	Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	52,656
*	Fidelity Management Trust Company	Fidelity Freedom Income Fund	41,627
*	Fidelity Management Trust Company	Baron Asset Fund	38,153
*	Fidelity Management Trust Company	Spartan Extended Market Index Fund	37,201
*	Fidelity Management Trust Company	Fidelity Freedom 2010 Fund	32,975
*	Fidelity Management Trust Company	Northern Small Cap Value	24,160
*	Fidelity Management Trust Company	Fidelity Freedom 2000 Fund	16,507
*	Fidelity Management Trust Company	Fidelity Freedom 2005 Fund	3,838
			12,325,832
*	Participants	Loans with interest ranging from 5% to 9.25%, due through September 2033.	288,761
	Total assets held for investment purposes		$ 12,614,593

* Indicates party-in-interest

The above information was certified by Fidelity Management Trust Company, Plan Custodian, as complete and accurate.

See Independent Auditor's Report.

McGladrey & Pullen
Certified Public Accountants

Integrated 401(k) Plan

Financial Report
December 31, 2009

McGladrey & Pullen, LLP is a member firm of RSM International,
an affiliation of separate and independent legal entities.

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McGladrey & Pullen

Certified Public Accountants

Independent Auditor's Report

To the Plan Administrator
Integrated 401(k) Plan
Plano, Texas

We were engaged to audit the accompanying statements of net assets available for benefits of Integrated 401(k) Plan (the Plan) as of December 31, 2009 and 2008, and the related statement of changes in net assets available for benefits for the year ended December 31, 2009, and the supplemental schedule, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2009. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information summarized in Note 3, which was certified or provided by Fidelity Management Trust Company (Fidelity), the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the custodian holds the Plan's investment assets and executes investment transactions. As disclosed in Note 3, the Plan Administrator has obtained certifications from the custodian regarding the completeness and accuracy of the investment information provided to the Plan Administrator by the custodian as of and for the year ended December 31, 2009, and as of December 31, 2008.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified or provided by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McGladrey & Pullen, LLP

Dallas, Texas
July 22, 2010

McGladrey & Pullen, LLP is a member firm of RSM International,
an affiliation of separate and independent legal entities.

Integrated 401(k) Plan

Statements of Net Assets Available for Benefits
December 31, 2009 and 2008

	2009	2008
ASSETS		
Investments (Notes 3 and 4):		
Money market fund	**$ 3,628,464**	$ 4,047,045
Mutual funds	**8,697,368**	4,216,750
Participant loans	**288,761**	256,706
	12,614,593	8,520,501
Receivables:		
Employer (Note 10)	**141,433**	5,266
Participant	**-**	2,187
	141,433	7,453
Total assets	**12,756,026**	8,527,954
LIABILITIES		
Excess contributions refundable (Note 11)	**4,663**	6,269
Net assets available for benefits	**$ 12,751,363**	$ 8,521,685

See Notes to Financial Statements.

Integrated 401(k) Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2009

Additions:	
Investment income (Note 3):	
Net appreciation in fair value of investments	$ 1,535,729
Dividends from mutual funds	143,277
Interest on money market fund	23,529
Interest on participant loans	20,625
Contributions:	
Employer	578,918
Participant	1,903,986
Rollover	503,792
Total additions	4,709,856
Deductions from net assets attributed to:	
Benefits paid to participants	458,541
Administrative expenses	21,637
Total deductions	480,178
Net increase in net assets available for benefits	4,229,678
Net assets available for benefits:	
Beginning of year	8,521,685
End of year	$ 12,751,363

See Notes to Financial Statements.

Note 1. Description of Plan

The following description of the Integrated 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document, as amended, for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established for all eligible employees of Beal Service Corporation, Loan Acquisition Corporation, Beal Nevada Service Corporation, MGC Mortgage, Inc., and CLG Hedge Fund, LLC (collectively referred to as Sponsor and the Companies). The Plan is intended to satisfy all of the requirements for a qualified retirement plan under the appropriate provisions of the Internal Revenue Code (the Code). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective January 1, 2008, the name of the Plan was changed from Beal 401(k) Plan to Integrated 401(k) Plan.

The merger of the Agility Assets 401(k) Plan into the Plan was effective on or about June 1, 2008. Total assets of $38,431 were transferred into the Plan on June 2, 2008.

Eligibility

All non-excluded employees of the Companies who have completed at least 3 months of service are eligible for the Plan. Effective July 1, 2008, the Plan was amended to change entry dates into the plan from the first day of the first, fourth, seventh, and tenth months of each plan year to the first day of each month after eligibility requirements are met.

Vesting

Participants are immediately vested in their salary deferral contributions plus allocated earnings thereon.

Effective January 1, 2009, the Plan was amended to change the vesting of the portion of the participants' accounts attributable to the Sponsor's non-discretionary employer matching contributions and discretionary nonelective employer contributions to become 33% vested after one year of service, 66% vested after two years of service, and 100% vested after three years of service. This amendment is effective for all participants who did not terminate employment with the Plan Sponsor prior to the effective date of the amendment.

Employees who terminated prior to January 1, 2009 remain subject to the provisions of the previous vesting schedule, under which the portion of the participants' accounts attributable to the Sponsor's non-discretionary employer matching contributions and discretionary nonelective employer contributions become 25% vested after two years of service, and continue to vest at the rate of 25% for each successive year until 100% vested after five years of service.

Additionally, a participant becomes 100% vested if employment is terminated due to death or total disability, or the Plan terminates.

Contributions

Each year, participants may make salary deferral contributions up to 50% of their pretax annual compensation, as defined by the Plan, subject to certain maximum limitations imposed by the Code ($16,500 for 2009). Employees who are eligible to make elective deferrals under the Plan and who have attained the age of fifty before the close of the Plan year are also eligible to make catch-up contributions subject to the maximum limitation imposed by the Code ($5,500 for 2009). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Plan requires the Sponsor to make matching contributions equal to 50% of the participants' contributions up to 6% of each participant's compensation each plan year. At its discretion, the Sponsor may also make nonelective employer contributions. No discretionary profit sharing contributions were made during 2009 or 2008.

Participant Accounts

Each participant's account is credited with the participant's salary deferral contributions, rollover contributions, and an allocation of the Sponsor's matching contributions, discretionary profit sharing contributions, if any, and plan earnings. Allocations are made in accordance with formulas prescribed by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Participants' Investment Options

Participants must direct their contributions to selected investments as made available and determined by the plan administrator. Participants may change their investment options any time throughout the year via internet or direct phone access to Fidelity Management Trust Company (Fidelity).

Forfeitures

At December 31, 2009 and 2008, forfeited nonvested accounts totaled $40,343 and $174,483, respectively. The balance of forfeited employer contributions and allocated earnings thereon may be used to reduce employer matching contributions or to pay Plan administrative expenses. During the year 2009, $38,225 of employer nonvested contributions were forfeited, $591 of investment earnings were incurred, $18,227 of forfeitures were used for administration fees and $154,729 of forfeitures were used to reduce employer contributions.

Payment of Benefits

Upon retirement, death, disability, or termination of employment, a participant (or the participant's designated beneficiary, if applicable) may elect to receive a lump sum payment, as specified in the Plan document. The Plan allows participants to make hardship withdrawals, subject to certain limitations, as defined in the Plan document.

Loans to Participants

Participants may borrow from their plan accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates comparable to rates offered by commercial lending institutions. Interest rates on outstanding participant loans ranged from 5% to 9.25% at December 31, 2009. Loan terms range over a period not exceeding five years, except for loans to purchase a principal residence, which can exceed five years. Principal and interest are paid ratably through payroll deductions, and loans are due in various amounts through September 2033. A participant may be granted a maximum of three loans during any one year period. The maximum number of loans a participant may have outstanding at any one time is three.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are presented under the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Shares of mutual funds are reported at fair value based on the quoted market price of the fund which represents the net asset value of shares held by the Plan at year end. Money market funds and participant loans are stated at cost which approximates fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

The plan administrator has evaluated subsequent events through July 22, 2010, the date the financial statements were available to be issued.

Recent Accounting Pronouncements

On July 1, 2009, the Financial Accounting Standards Board (FASB) launched the FASB Accounting Standards Codification, (ASC), which is now the single official source of authoritative, non-governmental U.S. GAAP. The ASC supersedes all prior accounting literature. With the launch of the ASC, U.S. GAAP now consists of two levels – authoritative (ASC) and non-authoritative (anything not in the ASC). The ASC is effective for interim and annual periods ending after September 15, 2009. The FASB will no longer be issuing accounting standards in the form of Statements, Staff Positions or Emerging Issues Task Force Abstracts. The FASB will instead amend the ASC by issuing Accounting Standards Updates (ASU).

The Financial Accounting Standards Board issued new guidance on accounting for uncertainty in income taxes. The Plan adopted this new guidance for the year ended December 31, 2009. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

In September 2009, the FASB issued ASU 2009-12, *Investments in Certain Entities That Calculate Net Asset Value per Share (or its Equivalent)*. This amendment provides guidance on how entities should estimate fair value of certain alternative investments. The fair value of investments within the scope of this guidance can now be determined using net asset value (NAV) per share as a practical expedient, when the fair value is not readily determinable, unless it is probable the investment will be sold at something other than NAV. It also requires disclosure of certain attributes by major category of alternative investments, regardless of whether the practical expedient was used. This amendment was effective for periods ending after December 15, 2009, with early adoption permitted. The adoption of this guidance did not have a material impact on the Plan's financial position or Statement of Changes in Net Assets Available for Benefits.

In January 2010, the FASB issued ASU 2010-06, *Improving Disclosures about Fair Value Measurements*. This amendment requires new disclosures and reasons for transfers of financial assets and liabilities between Levels 1 and 2. This amendment also clarifies that fair value measurement disclosures are required for each class of financial assets and liabilities, and disclosures about inputs and valuation techniques are required for both Level 2 and Level 3 measurements. It further clarifies that the reconciliation of Level 3 measurements should separately present purchases, sales, issuances, and settlements instead of netting these changes. With respect to matters other than Level 3 measurements, the amendment is effective for periods beginning on or after December 15, 2009. The guidance related to Level 3 measurements is effective for periods beginning on or after December 15, 2010. The Plan does not expect the adoption of ASU 2010-06 to have a material effect on the Plan's financial statements.

Note 3. Information Certified By Fidelity Management Trust Company

The following is a summary of the investment information as of December 31, 2009 and 2008, and for the year ended December 31, 2009, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by Fidelity and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from Fidelity that information provided to the Plan Administrator by Fidelity related to the following investments is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the investments listed in the table below.

The following table presents the fair value of the investments in this Plan that were certified by Fidelity at December 31, 2009 and 2008. Single investments representing more than 5% of the Plan's net assets as of December 31, 2009 and 2008 are separately identified.

	2009	2008
Money market fund:		
Fidelity Retirement Money Market Fund	**$ 3,628,464**	$ 4,047,045
Mutual funds:		
Fidelity Contrafund	**1,423,832**	818,618
Spartan US Equity Index Fund	**1,127,012**	466,529
Other mutual funds	**6,146,524**	2,931,603
	8,697,368	4,216,750
Participant loans	**288,761**	256,706
	$ 12,614,593	$ 8,520,501

Fidelity also certified to the completeness and accuracy of $1,535,729 of net appreciation in fair value of investments, $143,277 of dividends from mutual funds, $20,625 of interest on participant loans and $23,529 of interest on the money market fund related to the aforementioned investments for the year ended December 31, 2009.

Note 4. Fair Value Measurements

Effective January 1, 2008, the Plan adopted Accounting Standards Codification Topic 820, *Fair Value Measurements* (ASC 820). ASC 820 establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820 are described below:

Level 1 Inputs – Unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs – Quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs – Unobservable inputs for determining the fair values of assets or liabilities.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value.

Money market fund: Valued at cost, which approximates fair value.

Mutual funds: Valued at the net asset value (NAV) of shares held by the plan at year end.

Participant loans: Valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008:

	Assets at Fair Value as of December 31, 2009			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market fund	**$ 3,628,464**	**$ -**	**$ -**	**$ 3,628,464**
Mutual funds:				
Blended investments	**2,538,439**	**-**	**-**	**2,538,439**
Bond investments:				
Income funds	**994,921**	**-**	**-**	**994,921**
Stock investments:				
International funds	**676,260**	**-**	**-**	**676,260**
Large cap funds	**3,124,292**	**-**	**-**	**3,124,292**
Mid cap funds	**615,235**	**-**	**-**	**615,235**
Small cap funds	**748,221**	**-**	**-**	**748,221**
Participant loans	**-**	**-**	**288,761**	**288,761**
Total assets at fair value	**$ 12,325,832**	**$ -**	**$ 288,761**	**$ 12,614,593**

	Assets at Fair Value as of December 31, 2008			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 4,047,045	$ -	$ -	$ 4,047,045
Mutual funds	4,216,750	-	-	4,216,750
Participant loans	-	-	256,706	256,706
Total assets at fair value	$ 8,263,795	$ -	$ 256,706	$ 8,520,501

Level 3 Gains and Losses

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2009 and 2008.

	Participant Loans	
	2009	2008
Balance, beginning of year	**$ 256,706**	$ 207,976
Purchases, sales, issuances and settlements (net)	**32,055**	48,730
Balance, end of year	**$ 288,761**	$ 256,706

Note 5. Administrative Expenses

Certain administrative functions are performed by officers or employees of the Sponsor. However, such employees receive no compensation from the Plan. The Plan Sponsor and the Plan participants share in the Plan expenses. Certain Plan expenses, such as transaction fees from receiving a loan, withdrawal, or distribution from the Plan, are deducted from participants' accounts or investment income. The remaining Plan expenses are paid by the Plan Sponsor.

Note 6. Tax Status

The Sponsor adopted a prototype non-standardized plan through Fidelity, which received a favorable notification letter from the Internal Revenue Service dated October 9, 2003 in which the Internal Revenue Service stated that the Plan, as designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since receiving the determination letter, and was most recently amended and restated on April 30, 2010; however, the Plan Administrator believes the Plan is designed and being operated in compliance with the applicable requirements of the IRC.

Note 7. Party-in-Interest

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan and certain others. As such, transactions conducted by Fidelity qualify as party-in-interest transactions.

Note 8. Plan Termination

While the Employer has not expressed any intent to terminate the Plan, it has the right to discontinue contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants would become fully vested in their employer contribution balances and the net assets of the Plan will be distributed to the participants of the Plan in accordance with the provisions of ERISA.

Note 9. Risks and Uncertainties

The Plan provides for various investment options. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Note 10. Contributions Receivable

The employer receivable of $141,433 at December 31, 2009 included corrective contributions of $107,770 owed to certain employees and rehired employees who were not granted participation in the Plan upon their date of eligibility, as required by the Plan document, in order to compensate them for the potential investment earnings, the employer matching contributions, and the tax benefit associated with their missed deferral opportunities.

Note 11. Excess Contributions Refundable

The liabilities of $4,663 and $6,269 as of December 31, 2009 and 2008, respectively, relate to amounts payable to certain active participants to return to them excess deferral contributions as required to satisfy the relevant non-discrimination provision of the Plan.

Note 12. Reconciliation of Financial Statements To Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31:

	2009	2008
Net assets available for benefits per the financial statements	**$ 12,751,363**	$ 8,521,685
Less participant contributions receivable	**-**	(2,187)
Less employer contributions receivable	**(141,433)**	(5,266)
Add liability for excess contributions refundable	**4,663**	6,269
Net assets available for benefits per the Form 5500	**$ 12,614,593**	$ 8,520,501

The following is a reconciliation of the 2009 statement of changes in net assets available for benefits per the financial statements to the Form 5500:

Net increase in net assets available for benefits per the financial statements	$	4,229,678
Less contributions receivable at December 31, 2009		(141,433)
Add contributions receivable at December 31, 2008		7,453
Add excess contributions refundable at December 31, 2009		4,663
Less excess contributions refundable at December 31, 2008		(6,269)
Net increase in net assets available for benefits per the Form 5500	$	4,094,092

Note 13. Subsequent Amendment

The Plan was amended to change the contribution period for matching employer contributions from each plan year to each payroll period and to eliminate discretionary nonelective employer contributions effective April 30, 2010. In connection with these amendments, the entire Plan document was formally amended and restated.

Supplemental Schedule

Integrated 401(k) Plan

Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
December 31, 2009
EIN: 20-0201320
PN: 001

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, or Maturity Value	(e) Fair Value
*	Fidelity Management Trust Company	Fidelity Retirement Money Market Fund	$ 3,628,464
*	Fidelity Management Trust Company	Fidelity Contrafund	1,423,832
*	Fidelity Management Trust Company	Spartan US Equity Index Fund	1,127,012
*	Fidelity Management Trust Company	Fidelity Balanced Fund	632,403
*	Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	628,277
*	Fidelity Management Trust Company	Fidelity International Discovery Fund	594,251
*	Fidelity Management Trust Company	Fidelity Total Bond Fund	539,259
*	Fidelity Management Trust Company	Fidelity US Bond Index Fund	455,662
*	Fidelity Management Trust Company	ABF Large Cap Val Pa	355,116
*	Fidelity Management Trust Company	Royce Value Plus Service Fund	313,636
*	Fidelity Management Trust Company	Rainier Small Mid Cap Fund	306,563
*	Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	253,419
*	Fidelity Management Trust Company	Loomis Small Cap Value Z	252,736
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	236,126
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	211,555
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	179,529
*	Fidelity Management Trust Company	Artisan Mid Cap Value Fund	166,603
*	Fidelity Management Trust Company	WFA Small Cap Val Z	157,689
*	Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	135,832
*	Fidelity Management Trust Company	Fidelity Capital Appreciation Fund	130,843
*	Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	113,695
*	Fidelity Management Trust Company	Allnz NFJ Div Val Ad	87,489
*	Fidelity Management Trust Company	Spartan International Index Fund	82,009
*	Fidelity Management Trust Company	Fidelity Value Fund	66,715
*	Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	52,656
*	Fidelity Management Trust Company	Fidelity Freedom Income Fund	41,627
*	Fidelity Management Trust Company	Baron Asset Fund	38,153
*	Fidelity Management Trust Company	Spartan Extended Market Index Fund	37,201
*	Fidelity Management Trust Company	Fidelity Freedom 2010 Fund	32,975
*	Fidelity Management Trust Company	Northern Small Cap Value	24,160
*	Fidelity Management Trust Company	Fidelity Freedom 2000 Fund	16,507
*	Fidelity Management Trust Company	Fidelity Freedom 2005 Fund	3,838
			12,325,832
*	Participants	Loans with interest ranging from 5% to 9.25%, due through September 2033.	288,761
	Total assets held for investment purposes		$ 12,614,593

* Indicates party-in-interest

The above information was certified by Fidelity Management Trust Company, Plan Custodian, as complete and accurate.

See Independent Auditor's Report.