

BEST PRACTICES

RDG Standards for Processing EDGAR Documents



The following guidelines show how documents are generally formatted, but additional or special formatting is sometimes required depending on author preference.

Additional Resources:

The [RDG Help Center](#) is a great resource for How To and FAQs.
RDG offers 24/7 live support via [email](#) or phone number 415-643-6080.

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TEXT FORMATTING

COVER PAGE

There should be no brackets on the cover page. All brackets should be changed to ballot boxes so the document is in line with iXBRL requirements.

SPACING

There should be one space at the top of each page, before the text begins, and one space at the bottom of each page, before the page break.

PAGE BREAKS

Best practice dictates that paragraphs should not be split by a page break. If a page break falls within a paragraph in the document, the full paragraph should go on the page that contains the largest portion of the paragraph.

Always keep the heading and following paragraph together on the same page. Do not insert a page break between them. See example, below:

Accounting for Stock-Based Compensation
Stock-based compensation expense recognized during the period is based on the fair value of the actual awards vested or expected to vest. Compensation expense for all stock-based payment awards expected to vest is recognized on a straight-line basis. Forfeitures are estimated at the time of grant and revised, if necessary, in subsequent periods if actual forfeitures differ from those estimates.

If the last sentence of a page ends in "... the following table:" the full paragraph should go with the table being referenced. Insert the page break either before the paragraph or after the table, keeping them on the page of the larger element. If the last sentence of a page has any reference to the contents of the next page, it should be included on the same page being referenced.

PARAGRAPH JUSTIFICATION

Keep paragraph justification and indents consistent throughout the document.

EXHIBITS

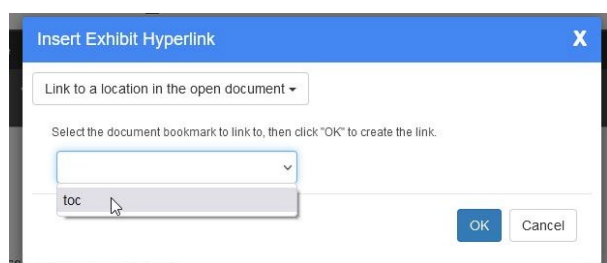
All exhibit documents must have an exhibit number in the top right corner of the document. If the exhibit number is not already in the document, use the Editor option **Insert > Exhibit Number**.

LINKS

If the Table of Contents (TOC) is linked, there should be a “Table of Contents” link in the upper left corner of every page, including the cover page.



NOTE: The TOC link on the cover page will need to be manually added by typing “Table of Contents” in the upper left corner then selecting the text to insert link to a location in the open document.



TABLES

UNDERLINES IN HEADERS

When a table is financially converted, ThunderDome Editor will add rules on all financial columns across a row if one or more of the columns contains an underline. The default option is to not include the trailing column; but it can be included in the financial table convert tool.

Financial Table Conversion

Header Rows | Table Format | Advanced

Width%

100% 95% 90% 85% 80%

Table:

100

Financial Amount Column:

9

Table Alignment

Alignment: Center

Tabs from left margin: 0

Rules (Subtotal and Total)

Rules on Financial Columns

☒ Include Trailing Column

Example of Selected Rule Style

	2025	2024
Interest Income	\$ 171,765	\$ 150,858
Net charge-offs	(126,980)	(76,812)
Net portfolio yield	\$ 44,785	\$ 74,046

If the table has underlines in the header row, like this:

(amounts in thousands)	26 Weeks Ended		
	August 29,	August 30,	Change
	2021	2020	
Net cash provided by operating activities	\$ 2,976	\$ 6,321	\$ (3,345)
Net cash used in investing activities	(21,251)	(3,512)	(17,739)
Net cash used in financing activities	(3,619)	(5,720)	2,101

Once financialized it will have full underlines on the financial columns:

(amounts in thousands)	26 Weeks Ended		
	August 29,	August 30,	Change
	2021	2020	
Net cash provided by operating activities	\$ 2,976	\$ 6,321	\$ (3,345)
Net cash used in investing activities	(21,251)	(3,512)	(17,739)
Net cash used in financing activities	(3,619)	(5,720)	2,101

ROW SHADING IN TABLES

Table of Contents Use row shading if the TOC is not hyperlinked.
Do not use row shading if the TOC is hyperlinked.

Exhibit Index Do not shade the list of exhibits.

Financial Tables All financial tables should have row shading. Row shading typically begins at the first non-blank row under the header row(s) but can start wherever the author prefers.

	Three months ended October 31,		Six months ended October 31,	
	2011	2010	2011	2010
Revenue				
Product revenue	\$ 1,179	\$ 1,758	\$ 2,376	\$ 4,099
Service revenue	2,025	1,894	4,517	3,592
Total revenue	3,204	3,652	6,893	7,691
Cost of revenue				
Product revenue	686	937	1,533	2,011
Service revenue	1476	1,325	2,833	2,490
Total cost of revenue (1)	2,162	2,262	4,366	4,501

Note: Column and row borders can be used in place of row shading in some cases:

Consolidated Cash Flow Statement							
	9/30/2020	9/30/2021	9/30/2022	9/30/2023	9/30/2024	9/30/2025	9/30/2026
Net Income (Loss)	\$ 1,481,000	737,000	(158,000)	(838,000)	(1,328,000)	(2,161,000)	(2,579,000)
Net cash provided by (used in) operating activities	2,736,000	1,498,750	(284,750)	(1,318,000)	(1,984,000)	(3,092,000)	(3,579,000)
Net cash provided by (used in) investing activities	(6,358,000)	647,000	(43,000)	(425,000)	1,470,000	3,185,000	3,544,000
Net cash provided by (used in) financing activities	-	-	-	-	-	-	-
Increase (decrease) in cash and cash equivalents	(3,622,000)	2,145,750	(327,750)	(1,743,000)	(514,000)	93,000	(35,000)
Cash and cash equivalents at beginning of period	4,307,000	685,000	2,830,750	2,503,000	760,000	246,000	339,000
Cash and cash equivalents at end of period	685,000	2,830,750	2,503,000	760,000	246,000	339,000	304,000

TABLE WIDTH NO LESS THAN 80%

No table in the XBRL portion of a document should be less than 80% wide.

TABLE ALIGNMENT ON THE PAGE

Most tables will be left-aligned with tabs from the left margin applied if needed for correct placement on the page.

When matching a table sized less than 100% on a page, only use the center option or tool on tables that are truly centered.

No table should ever be right aligned in a document. Left align the table then adjust the width percentage and left alignment to make the table appear as close to right-aligned as possible.

Alignment – Table Conversion vs. Table Properties

Alignment in table conversion

The screenshot shows the 'Financial Table Conversion' tool interface. It has a blue header bar with the title. Below the header, there are two tabs: 'Table Format' and 'Advanced'. The 'Advanced' tab is selected. The main content area is divided into three sections. The top section, titled 'Width%', contains a 'Table:' label, a text input field with '90' (highlighted with a red box), and a row of five buttons: '100%', '95%', '90%', '85%', and '80%'. Below this is a 'Financial Amount Column:' label and a text input field with '14'. The bottom-left section, titled 'Table Alignment', contains an 'Alignment:' label, a dropdown menu with 'Left' selected (highlighted with a red box), and a 'Tabs from left margin:' label with a dropdown menu showing '4'. The bottom-right section, titled 'Currency Symbol', contains a 'Choose Position:' label and a dropdown menu with 'Align in separate column' selected.

1. Set table width.
2. Use table alignment setting to correctly indent the table. To match the table indent to a paragraph, first check the indentation of the paragraph by right clicking in the paragraph and choosing “paragraph properties” to view the indentation setting.

Alignment in table properties

Table Properties	
Table Properties	Column Widths
<div>Table Size</div> <div><div>Width: 90</div><div>Height: 152.333 px</div></div>	
<div>Table Alignment</div> <div>Alignment: Left</div>	
<div>Table Spacing</div> <div><div>Left Indent: 36</div><div>Right Indent: 0</div><div>Space Before:</div><div>Space After:</div></div>	<div>Cell Spacing</div> <div><div>Space Between Cells: 0</div><div>Space Around Text: 0</div></div>

Alignment settings differ slightly for tables that have already been financially converted.

1. Change width to adjust size if needed.
2. Use the left indent setting to correctly align the table. Each tab (indent) in the Financial Table Conversion window equals nine points in Table Properties. If 4 was selected during conversion, Left Indent would appear as 36 in properties. Increase or decrease the left indent by nine (9, 18, 27, etc.) when adjusting.

IMAGES

IMAGE REQUIREMENTS

For the best image quality, logos, charts and other images that pull in with an uploaded document should be saved in an image-editing program then inserted in the portal document in place of the original.

Format JPEG or GIF

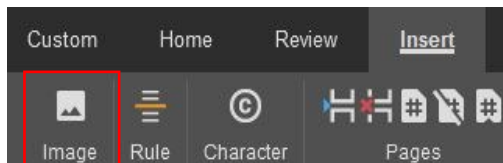
Size maximum width of 800 pixels

Naming

- ✓ 32 characters or less.
- ✓ All letters must be lowercase.
- ✓ The file name must start with a letter.
- ✓ No spaces in the name.
- ✓ It may have digits (0-9).
- ✓ It may contain up to one period (.), one hyphen (-), one underscore.

INSERTING IMAGES

1. Use the **Insert > Image** option.



2. Browse for image, add to Project Folder and then Insert Picture.

Insert Image

Select image file from:

☒ Project Folder ☐ Image Library

--Select--

OR

Browse for Image

Add to Project Folder

NOTE: To add an image to the library, toggle to **Image Library** before selecting "Add to Project Folder." This will save the picture in the company image library and make it available for insertion into other projects.

iXBRL DOCUMENT REQUIREMENTS

COVER PAGE

Brackets

There should be no brackets on the cover page. All brackets should be changed to ballot boxes.

Ballot Boxes

All selections including “Yes” and “No” answers must be in the following format, note that “Yes” and “No” responses cannot be in all caps:

Indicate by check mark whether the registrant: (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes ☒ No ☐

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes ☒ No ☐

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company or an emerging growth company. See definitions of “large accelerated filer”, “accelerated filer”, “smaller reporting company” and “emerging growth company” in Rule 12b-2 of the Exchange Act.

Large Accelerated Filer ☐ Accelerated Filer ☐ Non-Accelerated Filer ☒ Smaller Reporting Company ☒ Emerging Growth Company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes ☐ No ☒

Indicate the number of shares outstanding of each of the issuer’s classes of common stock, as of the latest practicable date: 20,xxx,xxx as of October 1, 2021.

Capitalization

iXBRL-tagged fields should not appear in all caps. Fields that commonly need correction include:

State of Incorporation

example - **DELAWARE** should be **Delaware**

Company Address (State)

example - **NY** or **N.Y.** should be **New York**

NOTE: Address (state) can remain all caps if *No Format* is selected in the iXBRL tag settings.

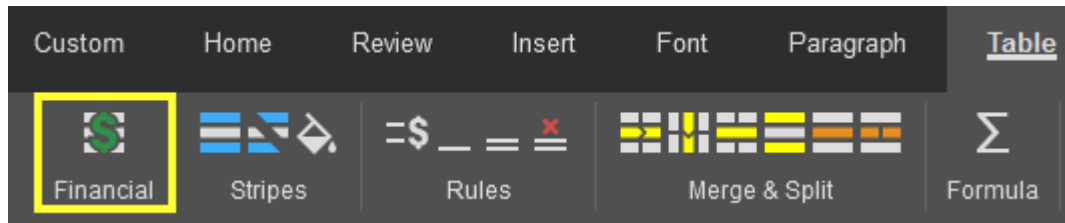
EXHIBIT INDEX

The following are the proper exhibit index disclosures:

101.INS	Inline XBRL Instance Document - the instance document does not appear in the Interactive Data File because its XBRL tags are embedded within the Inline XBRL document
101.SCH	Inline XBRL Taxonomy Extension Schema Document
101.CAL	Inline XBRL Taxonomy Extension Calculation Linkbase Document
101.DEF	Inline XBRL Taxonomy Extension Definition Linkbase Document
101.LAB	Inline XBRL Taxonomy Extension Label Linkbase Document
101.PRE	Inline XBRL Taxonomy Extension Presentation Linkbase Document
104	Cover Page Interactive Data File (embedded within the Inline XBRL Document and included in Exhibit 101)

XBRL SECTION

Because of how XBRL renders, we have strict standards for financial tables within the XBRL portion of a document. The XBRL portion of a document consists of the core financials and the notes to financials, audit report, and other information depending on form type. All tables in the XBRL section of the document must be financially converted using the table convert tool.



NO HARD RETURNS IN A CELL/ROW WITH VALUE

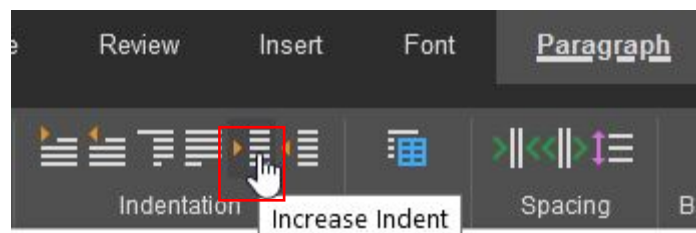
Remove all hard returns from row labels. For example, in the table below, **[HR]** indicates where to remove the hard returns:

(at June 30, 2012, in millions)	Amortized Cost	Gross Unrealized		Fair Value
		Gains	Losses	
U.S. Treasury securities and obligations [HR] of U.S. government and government [HR] agencies and authorities	\$ 2,072	\$ 85	\$ —	\$ 2,157
Obligations of states, municipalities and [HR] political subdivisions:				
Pre-refunded	7,720	585	—	8,305
All other	28,430	2,231	15	30,646

NO EXTRA SPACES IN A CELL

Do not use the spacebar to create indents in the document text or tables. To properly indent text, use the increase indent button on the Paragraph tab in ThunderDome Editor.

Remove the spaces and use the **Increase Indent tool** to properly align.



HANGING INDENTS

If the document includes hanging indents, then they should be added, even if the text isn't wrapped in the exported proof. When viewed in a browser the size of the document is determined by the window size and may wrap.

To automatically include hanging indents on all rows of a converted table, use the setting on the advanced tab of the financial table convert tool.

Financial Table Conversion

X

Header Rows

Table Format

Advanced

Table Design

Total Rows:

19

Header Rows:

3

Text Columns:

1

Financial Columns:

4

Total Columns:

5

Column Type (Text/Financial):

TFFFF

Other Settings:

☒ Remove Non-Breaking Spaces

☒ Remove Blank Rows Above and Below Table

☒ Remove Indentation

☐ Merge Description Columns

☒ Add Hanging Indent to Row Labels

Row Vertical Alignment:

Top

Middle

Bottom

OK

Cancel

ENTIRE LINE ITEM MUST APPEAR IN A SINGLE CELL

The entire line item must appear in a single cell with no hard returns or extra spacing. Row labels must not be split into multiple rows. If the table is a Linked Excel table, make the adjustments in Excel and upload, then check the table formatting after the structural change. For an unlinked table, combine row labels after financially converting the table, place cursor on the top line of the ones to be combined and right-click, then choose **Combine Financial Descriptors**.

STOCKHOLDERS' EQUITY:		
Preferred stock, par value \$5:		
Authorized 50,000,000 shares, all classes		
Designated Classes A and B 200,000 shares		
\$1,000 Class A, 9.8%, cumulative if earned liquidation and redemption value \$100, no shares issued and outstanding	-	-
\$1,000 Class B, 6%, convertible cumulative, liquidation and redemption value \$1,000, no shares issued and outstanding	-	-
Common stock, par value \$.01: Authorized 100,000,000 shares issued and outstanding 57,194,262 shares at October 31, 2011 and at April 30, 2011	571,943	571,943
Common stock, owed but not issued 278,573 shares at October 31, 2011 and at April 30, 2011	2,786	2,786
Capital contributed in excess of par	12,167,812	11,911,838
Treasury stock at cost, 600,000 shares	(732,000)	(732,000)
Minority Interest - BHCMC, LLC	919,536	(396)
Retained earnings	6,837,688	6,271,292
Total stockholders' equity	19,767,765	18,025,463
Total Liabilities and Stockholders' Equity	\$32,095,278	\$32,157,694

- Paste
- List Properties
- Convert to Financial Table
- Table Stripes
- Financial Rules
- Insert
- Delete
- Split Table
- Make table width 100%
- Remove Blank Columns
- Combine Financial Descriptors
- Insert Revision Tag
- Remove Revision Tag
- Properties

As you can see in the image below, the rows will combine into one row, making them compatible with XBRL rendering software.

STOCKHOLDERS' EQUITY:		
Preferred stock, par value \$5:		
Authorized 50,000,000 shares, all classes		
Designated Classes A and B 200,000 shares		
\$1,000 Class A, 9.8%, cumulative if earned liquidation and redemption value \$100, no shares issued and outstanding	-	-
\$1,000 Class B, 6%, convertible cumulative, liquidation and redemption value \$1,000, no shares issued and outstanding	-	-
Common stock, par value \$.01: Authorized 100,000,000 shares issued and outstanding 57,194,262 shares at October 31, 2011 and at April 30, 2011	571,943	571,943
Common stock, owed but not issued 278,573 shares at October 31, 2011 and at April 30, 2011	2,786	2,786
Capital contributed in excess of par	12,167,812	11,911,838
Treasury stock at cost, 600,000 shares	(732,000)	(732,000)
Minority Interest - BHCMC, LLC	919,536	(396)
Retained earnings	6,837,688	6,271,292
Total stockholders' equity	19,767,765	18,025,463
Total Liabilities and Stockholders' Equity	\$32,095,278	\$32,157,694

TABLE TITLE AND FOOTNOTES

Page headers and table footers must not be included in the table and must be split out or removed. If the table is a Linked Excel table, do not include page headers, table footers, or table footnotes in the defined table range. These items should be inserted as plain text, any dates included in them can be embedded from the dates tab in Excel.

Title – not in a table

BUTLER NATIONAL CORPORATION AND SUBSIDIARIES
CONDENSED CONSOLIDATED BALANCE SHEETS
(unaudited)

Body of table – by itself, in table format

	<u>June 30, 2012</u>	<u>December 31, 2011</u>
	(Unaudited)	
Assets		
Fixed maturities, available for sale, at fair value (amortized cost \$60,313 and \$59,994)	\$ 64,705	\$ 64,232
Equity securities, available for sale, at fair value (cost \$436 and \$414)	595	559
Real estate investments	899	865
Short-term securities	3,275	3,594
Other investments	3,470	3,451
	<u>72,944</u>	<u>72,701</u>
Total investments		
Cash	230	214
Investment income accrued	751	768
Premiums receivable	6,197	5,730
Reinsurance recoverables	10,404	11,155
Ceded unearned premiums	874	828
Deferred acquisition costs	1,839	1,786
Deferred taxes	—	7
Contract holder receivables	4,903	5,186
Goodwill	3,365	3,365
Other intangible assets	405	433
Other assets	2,418	2,402
	<u>104,330</u>	<u>104,575</u>
Total assets	\$ 104,330	\$ 104,575

Footnote – at bottom of page, not in a table

The accompanying notes are an integral part of these financial statements.

DATES IN HEADER ROWS

Dates in header rows should be consistent within a table.

The date on the left is two lines, the one on the right is on one line. Formatting of dates must be consistent. Look at other tables within the document to help you decide whether to keep the dates on one line or to break them into two. If the table is a Linked Excel Table, adjustments to text in headings must be made in the Excel file.

June 30, 2015 (Unaudited)		December 31, 2014		June 30, 2015 (Unaudited)		December 31, 2014	
\$	760,422	\$	954,058	\$	760,422	\$	954,058
	3,877,885		14,679,858		3,877,885		14,679,858

COLUMN HEADERS

If the table is not a Linked Excel table, then hard returns can be added to column headings to force text wrapping. If the table is a Linked Excel table, force the text wrapping by separating headings into rows.

Three Months Ended December 31,	
2024	2023
\$ —	\$ 944

NOTE: Text wrapping of the header may not wrap properly when viewed in a browser window unless formatted properly in ThunderDome Editor.

When financially converting a table, the heading rows must be indicated by selection:

Financial Table Conversion X

Header Rows Table Format Advanced

Click on a row to identify it as a **Financial Header Row**

	Three Months Ended		Six Months Ended	
	June 30,		June 30,	
	2024	2023	2024	2023
Revenue	\$611	\$956	\$1,237	\$1,994
Cost of revenue (exclusive of amortization)	491	834	1,120	1,596
Gross profit	120	122	117	398
Operating expenses:				
Research and development	65	5	115	11

SEPARATE HEADER INFORMATION

If there is a line under the headers that indicates the scale or whether the document is audited, it needs to be on a separate line that does not include a row label. In an unlinked table, insert a row above the information, then move it to the new row. Do this prior to converting the table to a financial table, or it will need to be reconverted after placing the information on a new row. If the table is a Linked Excel table, make the adjustment in Excel and upload the file, then review table formatting after the structural change.

March 31, 2012	30-89 Days Past Due	90 Days or More Past Due and Accruing	Nonaccrual Loans	Total Past Due	Current Loans	Total Loans
Real Estate Secured Loans						
<i>(In Thousands)</i>						
1-4 Family Residential	\$ -	\$ -	\$ 572	\$ 572	\$108,647	\$109,219
Home Equity Loans and Lines	66	-	444	510	19,036	19,546
Multi-family Residential	-	-	27	27	18,591	18,618
Commercial Real Estate	-	-	48	48	57,549	57,597
Land	-	-	-	-	824	824
Consumer and Other Loans	8	-	-	8	714	722
Total	\$ 74	\$ -	\$ 1,091	\$ 1,165	\$205,361	\$206,526

CORRECT FORMAT

March 31, 2012	30-89 Days Past Due	90 Days or More Past Due and Accruing	Nonaccrual Loans	Total Past Due	Current Loans	Total Loans
Real Estate Secured Loans						
<i>(In Thousands)</i>						
1-4 Family Residential	\$ -	\$ -	\$ 572	\$ 572	\$108,647	\$109,219
Home Equity Loans and Lines	66	-	444	510	19,036	19,546
Multi-family Residential	-	-	27	27	18,591	18,618
Commercial Real Estate	-	-	48	48	57,549	57,597
Land	-	-	-	-	824	824
Consumer and Other Loans	8	-	-	8	714	722
Total	\$ 74	\$ -	\$ 1,091	\$ 1,165	\$205,361	\$206,526

If any of the financial table information appears above the header row (as the word “Assets” does in the example below), then the word must be moved down below the header row before financializing the table. If the table is a Linked Excel table, make the adjustment in Excel and upload the file, then review table formatting after the structural change.

Assets	June 30, 2012		December 31, 2011	
	(Unaudited)			
Fixed maturities, available for sale, at fair value (amortized cost \$60,313 and \$59,994)	\$	64,705	\$	64,232
Equity securities, available for sale, at fair value (cost \$436 and \$414)		595		559
Real estate investments		899		865
Short-term securities		3,275		3,594
Other investments		3,470		3,451

Assets	June 30, 2012		December 31, 2011	
	(Unaudited)			
Fixed maturities, available for sale, at fair value (amortized cost \$60,313 and \$59,994)	\$	64,705	\$	64,232
Equity securities, available for sale, at fair value (cost \$436 and \$414)		595		559
Real estate investments		899		865
Short-term securities		3,275		3,594
Other investments		3,470		3,451

PAGE BREAKS

Paragraphs cannot be split by a page break in the notes section.

To facilitate XBRL tagging, paragraphs cannot be split by page break, and page breaks should be adjusted so the entire paragraph is kept together.

The paragraph in this example at the end of Note 8 is incorrectly split between two pages.

Gain on settlement of VAT liabilities will be recognized upon the Company satisfying the conditions of the settlement and to the extent the aggregate carrying amount of settled VAT liabilities exceeds the agreed settlement amounts and the then potential maximum increase in the principal of the Subordinated Convertible Notes. In October 2010, the Subordinated Convertible Notes were exchanged for Non-Cash Pay Second Lien Notes and in connection therewith, the Company agreed that the principal increase would apply to the Non-Cash Pay Second Lien Notes. Various has been notified that the German tax authorities and the Office of the District Attorney in Bonn have been investigating Various' former Chief Executive Officer for alleged intentional evasion of VAT on revenue collected from customers located in Germany commencing in 2003. The German tax authority has attempted unsuccessfully to freeze

8. VAT LIABILITIES (CONTINUED)

assets in bank accounts maintained by subsidiaries of Various in Germany, but did freeze assets in the amount of €610,343 held by Various' credit card processor located in the Netherlands to secure the VAT estimated by the revenue tax authorities to be due from Various from revenue from internet websites in Germany. At September 30, 2012 and December 31, 2011, the frozen Euros included in restricted cash approximated \$785,000 and \$790,000, respectively.

To adhere to best practices, adjust the page break so the paragraph at the end of Note 8 is not broken by a page break.

Gain on settlement of VAT liabilities will be recognized upon the Company satisfying the conditions of the settlement and to the extent the aggregate carrying amount of settled VAT liabilities exceeds the agreed settlement amounts and the then potential maximum increase in the principal of the Subordinated Convertible Notes. In October 2010, the Subordinated Convertible Notes were exchanged for Non-Cash Pay Second Lien Notes and in connection therewith, the Company agreed that the principal increase would apply to the Non-Cash Pay Second Lien Notes. Various has been notified that the German tax authorities and the Office of the District Attorney in Bonn have been investigating Various' former Chief Executive Officer for alleged intentional evasion of VAT on revenue collected from customers located in Germany commencing in 2003. The German tax authority has attempted unsuccessfully to freeze assets in bank accounts maintained by subsidiaries of Various in Germany, but did freeze assets in the amount of €610,343 held by Various' credit card processor located in the Netherlands to secure the VAT estimated by the revenue tax authorities to be due from Various from revenue from internet websites in Germany. At September 30, 2012 and December 31, 2011, the frozen Euros included in restricted cash approximated \$785,000 and \$790,000, respectively.

9. LONG-TERM DEBT

DATA RANGES

If data is presented in a range, there must be a space before and after the symbol which splits the range.

Correct: \$11.75 - \$13.15

Incorrect: \$11.75-\$13.15

Text such as “years” cannot be in a table. In the example below, “years” would need to be moved to the end of the row descriptor.

	Three Months Ended June 30,		Six Months Ended June 30,	
	SARS	Options	SARS	Options
Exercise price				
2012	N/A	\$11.75	\$13.15	\$11.75-\$13.15
2011	N/A	\$11.10	\$11.24	\$11.10-\$11.24
Market price				
2012	N/A	\$11.75	\$13.15	\$11.75-\$13.15
2011	N/A	\$11.10	\$11.24	\$11.10-\$11.24
Risk-free interest rate				
2012	N/A	1.9%	0.8%	0.8%-1.9%
2011	N/A	3.2%	2.3%	2.3%-3.2%
Expected award life (years)	N/A	10 years	5 years	5-10 years

SPLITTING MERGED TABLES

When there are new headers in a table, the table needs to be split into separate tables. In the example below this would be two tables. If the table is a Linked Excel table, make the adjustment in Excel and upload the file. Review the original table formatting after the structural change and embed, then financially convert and format the newly split table.

March 31, 2012				
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
<i>(In Thousands)</i>				
Securities Held-to-Maturity				
Mortgage-Backed Securities				
GNMA	\$ 5,647	\$ 225	\$ -	\$ 5,872
FNMA	38,535	1,992	(25)	40,502
FHLMC	13,406	1,146	-	14,552
	57,588	3,363	(25)	60,926
Collateralized Mortgage Obligations				
FNMA	13,693	34	(12)	13,715
FHLMC	15,072	137	(17)	15,192
	\$ 86,353	\$ 3,534	\$ (54)	\$ 89,833
December 31, 2011				
	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Estimated Fair Value
<i>(In Thousands)</i>				
Securities Held-to-Maturity				
Mortgage-Backed Securities				
GNMA	\$ 5,987	\$ 244	\$ -	\$ 6,231
FNMA	38,994	2,031	-	41,025
FHLMC	14,600	1,211	-	15,811

SPLIT TABLES HERE