

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant: Evard Financial Advisors, PLLC	SEC File Number: 801-	Date: 1-26-2007
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Evard Financial Advisors, PLLC		IRS Empl. Ident. No.: 01-0888679										
Item of Form (identify)	Answer											
Part II, No. 1-A (1)	<p>The applicant PLLC- Michelle Evard Advisory Services, PLLC- provides investment supervisory services for client accounts. It manages client accounts for a percentage of the assets under its management. The fee schedule is as follows:</p> <table> <tr> <td>Up to \$500,000</td> <td>1.00%</td> </tr> <tr> <td>\$500,001 to \$1,000,000</td> <td>1.00%</td> </tr> <tr> <td>\$1,000,001 to \$2,000,000</td> <td>.85%</td> </tr> <tr> <td>\$2,000,001 to \$5,000,000</td> <td>.75%</td> </tr> <tr> <td>\$5,000,001 to \$10,000,000</td> <td>.65%</td> </tr> </table> <p>The annual fee is negotiable depending on the size and complexity of a client's account and financial situation. The fee is paid quarterly, at the end of each quarter. Clients may terminate at any time in writing.</p>		Up to \$500,000	1.00%	\$500,001 to \$1,000,000	1.00%	\$1,000,001 to \$2,000,000	.85%	\$2,000,001 to \$5,000,000	.75%	\$5,000,001 to \$10,000,000	.65%
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\$2,000,001 to \$5,000,000	.75%											
\$5,000,001 to \$10,000,000	.65%											
Part II, NO. 1-A (3)	<p>The applicant provides investment advice not included in the above service. It may do so on an hourly basis, and the negotiable fee is up to \$300 per hour and is paid after the consultations. It may also prepare written financial plans, which range from \$350 to \$2000, depending on the complexity of a client's financial situation. Half the fee is paid in advance, the rest upon presentation of the plan. If a client cancels, any prepaid fees will be refunded on a pro-rated basis. For subsequent years, clients may elect to pay an annual retainer, fee that is usually half of the written financial planning fee and is paid quarterly, at the end of each quarter. The applicant may also charge for financial seminars. The fee is up to \$100 and is usually paid in advance, customarily at the door. If a client cancels, any prepaid fees will be refunded on a pro-rated basis.</p>											
Part II, No. 1-A (7)	<p>The applicant provides financial planning advice on matters not involving securities, including, but not limited to: tax planning, insurance planning, retirement planning and estate planning. It may do so on an hourly basis, and the negotiable fee is up to \$300 per hour and is paid after the consultations. It may also prepare written financial plans which will always be presented to the client within 6 months, which range from \$350 to \$2000, depending on the complexity of a client's financial situation. Half the fee is due in advance, the rest upon presentation of the plan. If the client cancels, any prepaid fees will be refunded on a pro-rated basis. For subsequent years, clients may elect to pay an annual retainer fee, which is usually half of the written financial plan fee and is paid quarterly, at the end of each quarter. The applicant may also charge for financial seminars. The fee is up to \$100 and is usually paid in advance, customarily at the door. If a client cancels, any prepaid fees will be refunded on a pro-rated basis.</p>											
Part II, No. 1-A (9)	<p>The applicant selects and monitors other money managers (registered in Arizona) on behalf of clients. When it does so, the other money managers pay it a portion of the fee generated by the referred clients- clients do not directly pay for this service.</p>											
Part II, No. 6	<p>Evard, Michelle Lynn: Born in 1976; BA in International Studies from Miami University (1998); during the past 5 years she has been a financial planner for Abercrombie & Fitch (1999-2003), a sales person for Condit West Creative, a graphic design firm (2003-2003), an insurance agent with Freepoint Wealth Management (2004-2004) and Creative Wealth Group (2004-2004), a loan officer with Great Southwest Mortgage (2005-2006) and American Mortgage Group (2006 to 2009), a securities registered representative with The ON Equity Sales Co.(2004 to 2009) and an independent insurance agent (2004 to present).</p>											

Complete amended pages in full, circle amended items and file with execution page (page 1).

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Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Evard Financial Advisors, PLLC		IRS Empl. Ident. No.: 01-0888679
Item of Form (identify)	Answer	
Part II, No. 7 A/B/C	Michelle Evard is engaged in professions other than providing financial planning and investment advice. She is an insurance agent, which currently takes up about 5% of her work week. She operates an online e-commerce site for skin care, which takes up about 30% of her time.	
Part II, No. 8-C (9)	Michelle Evard is licensed to sell, for sales commissions, insurance products through Ohio National Financial Services, among others.	
Part II, No. 9	Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity, honesty & trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.	
Part II, No. 9-B	Clients should be aware that a conflict exists between the interests of the applicant and the interests of the clients; and the client is under no obligation to act upon the applicant's recommendations; and if the client elects upon any of the recommendations, the client is under no obligation to affect the transaction through the applicant.	
Part II, No. 9-E	On occasion, Michelle Evard may buy or sell securities that she recommends to clients. There is no conflict of interest as the securities are widely held and publicly traded, and she is too small an investor/advisor to affect the market, and she places client interests before her own interests.	
Part II, No. 12-A 1&2	The applicant PLLC manages client accounts on a discretionary basis. It limits its discretionary authority by prohibiting itself and Michelle Evard from withdrawing funds and/or securities from client accounts. In addition, discretionary transactions are limited to general securities, mutual funds, options, and government securities.	
Part II, No. 12-B	The applicant has 1 type of client- fee. For fee clients: if clients want the applicant to recommend a broker, they will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client, and not upon a financial arrangement between the applicant and the recommended broker. NOTE: Clients may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions.	
Part II, No. 13-A	Michelle Evard sells insurance products for sales commissions.	

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