National Bank
OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

**Statement of Accounts**

This Statement: February 28, 2011
Last Statement: January 31, 2011

Primary Account 0170004987

**DIRECT INQUIRIES TO:**
1 (800) 497-8168
www.nbarizona.com

0070235 1860-06-0000-NBA-PG0030-00004

LONE PALM HOLDINGS LLC
FRANK CHERNEK
KATHLEEN CHERNEK
FELIPE MIER
2554 W 16TH ST # 225
YUMA AZ 85364-4229

Foothills
11031 East 40th Street
Yuma, AZ 85367-0000

**Experience leaves its Mark**



## SUMMARY OF ACCOUNT BALANCES

| *Account Type* | *Account Number* | *Checking/Savings Ending Balance* | *Outstanding Balances Owed* |
|---|---|---|---|
| Basic Business Checking | 0170004987 | $5,407.91 | |
| Business Reserve Line | 0170004987 | | $0.00 |

## BASIC BUSINESS CHECKING 0170004987

104 4

| *Previous Balance* | *Deposits/Credits* | *Charges/Debits* | *Checks Processed* | *Ending Balance* |
|---|---|---|---|---|
| 8,721.36 | 1,850.00 | 1,986.45 | 3,177.00 | 5,407.91 |

### 3 DEPOSITS/CREDITS

| *Date* | *Amount* | *Description* |
|---|---|---|
| 02/07 | 1,035.00 | DEPOSIT 9494872284 |
| 02/07 | 645.00 | DEPOSIT 9494872280 |
| 02/07 | 170.00 | DEPOSIT 9494872300 |

### 5 CHARGES/DEBITS

| *Date* | *Amount* | *Description* |
|---|---|---|
| 02/01 | 90.11 | ALLIED WASTE BILL PAYMT *******1846 REF # 011031006790881 1100722611 |
| 02/14 | 1,000.00 | AUTO-OWNERS INS. PREM OB007153740 REF # 011042002071937 1100707175 |
| 02/22 | 95.64 | QWEST BILL PAYMT *******9360 REF # 011049004976683 1100708379 |
| 02/22 | 67.31 | SOUTHWEST GAS BILL PAYM *******8780 REF # 011049004979408 1100708520 |
| 02/23 | 733.39 | APS APSCOM EP 740316280 REF # 011053005649209 1101009725 |

### 1 CHECK PROCESSED

| *Number* | *Date* | *Amount* |
|---|---|---|
| 9094 | 02/15 | 3,177.00 |

### AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

| | *Total for This Period* | *Total Year-to-Date* |
|---|---|---|
| Total Overdraft Fees | $0.00 | $0.00 |
| Total Returned Item Fees | $0.00 | $0.00 |

## An Easy Approach To Balancing Your Account

**To reconcile your checkbook balance to your statement balance:** Mark off each entry in your check register that has been charged to your account during the statement period. List the checks you have written, but are not yet charged to your account in the "Checks Outstanding" column below. Then, follow the instructions in lines 1 through 10.

| CHECKS OUTSTANDING | |
|---|---|
| Check Number | Check Amount |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL: | |

*Transfer to Line 9.*

| CHECKBOOK BALANCE | |
|---|---|
| 1. LIST your checkbook balance. | |
| 2. ADD any deposits or other credits listed on the front of this statement which you have not recorded in your checkbook (such as payroll credits or other direct electronic deposits). | |
| 3. SUBTOTAL: | |
| 4. SUBTRACT any charges listed on the front of this statement which you have not recorded (such as service charges, automatic transfers, electronic transactions, etc). | |
| 5. ADJUSTED CHECKBOOK BALANCE: | |

*This balance should agree with line 10, below.*

| STATEMENT BALANCE | |
|---|---|
| 6. LIST your current statement balance as shown on the front of this statement. | |
| 7. ADD deposits made, but not shown on this statement. | |
| 8. SUBTOTAL: | |
| 9. SUBTRACT total from "Checks Outstanding." | |
| 10. ADJUSTED STATEMENT BALANCE: | |

*This balance should agree with line 5, above.*

**IN CASE OF ERRORS IDENTIFIED ON THIS STATEMENT**

You must notify us within 30 days of the date we mailed or made this statement available to you of any unauthorized or missing signature or alteration on a check or other improper charges identified on the statement. Contact us at the phone number(s) shown on page one of this statement.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS OR CHECK RESERVE TRANSACTIONS**

As soon as you can, please notify us if you think an electronic transfer or credit line transaction is wrong or if you need more information about a transaction listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

**For CREDIT RESERVE accounts:** You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. You must notify us in writing. You can telephone us, but doing so will not preserve your rights. Contact us at National Bank of Arizona, Support Services Department, PO Box 12009, Tucson, AZ 85732-2009 or 1-800-497-8168.

**For electronic transfers:** We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. Contact us at National Bank of Arizona, Support Services Department, PO Box 12009, Tucson, AZ 85732-2009 or 1-800-497-8168.

**Balance Subject to Interest Rate:** We use the method called "average daily balance", (including current transactions) to calculate the daily balance. If you have any further questions about the method and how resulting interest charges are determined, please feel free to contact us at 1-888-244-6622.

**We may report information about your Credit Reserve account to credit bureaus.** Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Please notify us if we report any inaccurate information about your account(s) to a credit bureau.** Your written notice describing the specific inaccuracy should be sent to us at the following address: National Bank of Arizona, PO Box 25787, Salt Lake City, UT 84125-0787.

National Bank
OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709



**DAILY BALANCES**

| Date | Balance | Date | Balance | Date | Balance |
|---|---|---|---|---|---|
| 02/01 | 8,631.25 | 02/14 | 9,481.25 | 02/22 | 6,141.30 |
| 02/07 | 10,481.25 | 02/15 | 6,304.25 | 02/23 | 5,407.91 |

## BUSINESS RESERVE LINE 0170004987

407

| | | | |
|---|---|---|---|
| Payment will be deducted on | 03/22/2011 | Previous Balance | 0.00 |
| Payment Amount Due | 0.00 | Ending Balance | 0.00 |
| Past Due | 0.00 | | |
| Late Fees | 0.00 | | |
| Minimum Payment Due | 0.00 | | |

## TRANSACTIONS

**0 PAYMENTS/OTHER CREDITS**

There were no transactions this period.

**TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD** 0.00

**0 ADVANCES/OTHER DEBITS**

There were no transactions this period.

**TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD** 0.00

## FEES AND INTEREST CHARGED

**0 FEES**

There were no transactions this period.

**TOTAL FEES FOR THIS PERIOD** 0.00

**0 INTEREST CHARGES**

There were no transactions this period.

**TOTAL INTEREST CHARGED FOR THIS PERIOD** 0.00

## YEAR-TO-DATE TOTALS

| | |
|---|---|
| Total Fees Charged Y-T-D | 0.00 |
| Total Interest Charged Y-T-D | 0.00 |

## DAILY BALANCES

| Date | Balance |
|---|---|
| 02/28 | 0.00 |

## OTHER INFORMATION

| | | | |
|---|---|---|---|
| Credit Line Limit | $5,000.00 | Number Of Days This Statement Period | 28 |
| Available Credit | $5,000.00 | Annual Percentage Rate | 9.240% |
| Average Daily Balance | $0.00 | Daily Periodic Rate | 0.02531% |
| Interest Paid Year-To-Date | $0.00 | | |

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National Bank
**CHECKING DEPOSIT**
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FOR DEPOSIT TO THE ACCOUNT OF
DATE Feb. 5th 20 11
NAME LPRUP LLC - Frank Chernek
ADDRESS 345 S. Maple Ave. Yuma AZ 85364

| | |
|---|---|
| CASH (INCLUDING COIN) | 470.00 |
| 1667 / Nelson | 60.00 |
| (13x4y) | 505.00 |
| SUB TOTAL | 1,035.00 |
| LESS CASH RECEIVED | |
| NET DEPOSIT $ | 1,035.00 |

ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER
0170004987
⑆5454⑈0116⑆
"Storage" - January 2011

Processed 02/07/11 $1035.00

National Bank
**CHECKING DEPOSIT**
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FOR DEPOSIT TO THE ACCOUNT OF (RU)
DATE Feb. 5th 7th 20 11
NAME LPRUP LLC - Frank Chernek
ADDRESS 345 S. Maple Ave. Yuma AZ 85364

| | |
|---|---|
| CASH (INCLUDING COIN) | — |
| | — |
| (3x4y) | 645.00 |
| SUB TOTAL | |
| LESS CASH RECEIVED | |
| NET DEPOSIT $ | 645.00 |

ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER
0170004987
⑆5454⑈0116⑆
Rent - JAN. 2011

Processed 02/07/11 $645.00

National Bank
**CHECKING DEPOSIT**
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FOR DEPOSIT TO THE ACCOUNT OF
DATE Feb. 7th 20 11
NAME LPRUP LLC - Frank Chernek
ADDRESS 345 S. Maple Ave. Yuma AZ 85364

| | |
|---|---|
| CASH (INCLUDING COIN) | 170.00 |
| | — |
| | — |
| SUB TOTAL | 170.00 |
| LESS CASH RECEIVED | |
| NET DEPOSIT $ | 170.00 |

ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOLE PROPRIETORSHIPS ONLY)
ACCOUNT NUMBER
0170004987
⑆5454⑈0116⑆
"Laundry" Jan. 11

Processed 02/07/11 $170.00

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK. DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.

Please Post to Account: 22604002
LONE PALM HOLDINGS LLC
KATHLEEN CHERNEK
2155 S 14TH AVE
YUMA, AZ 85364-6747

NATIONAL BANK OF ARIZONA
TUCSON AZ

91-532/1221 9094
February 10, 2011

PAY Three Thousand One Hundred Seventy Seven and 00/100 Dollars $ *********3177.00

TO THE ORDER OF #CSP010004G320D6# 23893001
THE FOOTHILLS BANK
11689 S FOOTHILLS BLVD
YUMA AZ 85367-5813

PAYELECTRONIC.COM
SIGNATURE ON FILE
This check has been authorized by your depositor

Notes

⑈9094⑈ ⑆122105320⑆ 0170004987⑈

Processed 02/15/11 $3177.00 Ch# 9094