

Statement of Accounts

Page 1 of 5

This Statement: July 29, 2011

Last Statement: June 30, 2011

Primary Account 0170004987

DIRECT INQUIRIES TO:

1 (800) 497-8168

www.nbarizona.com

0056360

2011-06-0000-NBA-PG0030-00009

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

<i>Account Type</i>	<i>Account Number</i>	<i>Checking/Savings Ending Balance</i>	<i>Outstanding Balances Owed</i>
Basic Business Checking	0170004987	\$2,743.99	
Business Reserve Line	0170004987		\$0.00

BASIC BUSINESS CHECKING 0170004987

104 9

<i>Previous Balance</i>	<i>Deposits/Credits</i>	<i>Charges/Debits</i>	<i>Checks Processed</i>	<i>Ending Balance</i>
3,225.35	3,769.65	605.92	3,645.09	2,743.99

5 DEPOSITS/CREDITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
07/12	370.00	DEPOSIT 9494546550
07/12	280.00	DEPOSIT 9494546557
07/12	94.65	DEPOSIT 9494546559
07/12	25.00	DEPOSIT 9494546555
07/22	3,000.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000001540 2300900142

6 CHARGES/DEBITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
07/06	93.43	ALLIED WASTE BILL PAYMT *****1846 REF # 011186010635583 1100707246
07/11	164.38	CITY OF YUMA AZ PYMT CO 112411 REF # 011192003185223 1100637992
07/21	25.70	SOUTHWEST GAS BILL PAYM *****8780 REF # 011201007194241 1100706185
07/25	97.82	QWEST BILL PAYMT *****9360 REF # 011203008295518 1100706784
07/26	209.59	APS APSCOM EP 740316280 REF # 011206008744196 1100704042
07/29	15.00	MAINTENANCE FEE

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		CHECKBOOK BALANCE	
Check Number	Check Amount		
		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:	
		<i>This balance should agree with line 10, below.</i>	
		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:	
TOTAL:		<i>This balance should agree with line 5, above.</i>	

Transfer to Line 9.

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 25787, Salt Lake City, UT 84125-0787 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.

Sign up for Internet Banking at www.nbarizona.com.

Review account balances • Review posted transactions • Pay bills • Transfer funds

5 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1044	07/18	56.67	9108	07/18	33.89	9110	07/27	344.58
9107*	07/18	3,177.00	9109	07/18	32.95			

* Not in check sequence

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

To learn more about our other products and services that may lower the cost of managing account overdrafts or to discuss removing overdraft coverage from your account, please contact Customer Service or visit your local branch.

DAILY BALANCES

Date.....	Balance	Date.....	Balance	Date.....	Balance
07/06	3,131.92	07/21	410.98	07/26	3,103.57
07/11	2,967.54	07/22	3,410.98	07/27	2,758.99
07/12	3,737.19	07/25	3,313.16	07/29	2,743.99
07/18	436.68				

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	08/20/2011	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

<i>Date.....</i>	<i>Balance</i>
07/29	0.00

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	29
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		

Processed 07/12/11	\$370.00
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Processed 07/12/11	\$280.00
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Processed 07/12/11	\$94.65
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Processed 07/12/11	\$25.00
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Processed 07/18/11	\$56.67	Ch# 1044
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Processed 07/18/11	\$3177.00	Ch# 9107
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Processed 07/18/11	\$33.89	Ch# 9108
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Processed 07/18/11	\$32.95	Ch# 9109
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Processed 07/27/11	\$344.58	Ch# 9110
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