NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

This Statement: October 31, 2011
Last Statement: September 30, 2011

Primary Account 0170004987

DIRECT INQUIRIES TO:
1 (800) 497-8168
WWW.NBARIZONA.COM
Foothills
(928) 342-2895
11031 East 40th Street
Yuma, AZ 85367-0000

0056292 2105-06-0000-NBA-PG0030-00008

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

SUMMARY OF ACCOUNT BALANCES

Account Type	*Account Number*	*Checking/Savings Ending Balance*	*Outstanding Balances Owed*
Basic Business Checking	0170004987	$27.83	
Business Reserve Line	0170004987		$842.95

BASIC BUSINESS CHECKING 0170004987

104 8

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
427.90	5,889.24	677.08	5,612.23	27.83

5 DEPOSITS/CREDITS

Date	*Amount*	*Description*
10/06	480.00	DEPOSIT 9494425152
10/06	20.00	DEPOSIT 9494425150
10/13	3,000.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000002465 2301000144
10/18	1,589.24	CL AUTO CASH ADVANCE 0170004987
10/19	800.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000002160 2300900080

7 CHARGES/DEBITS

Date	*Amount*	*Description*
10/04	106.24	REPUBLIC SERVICE BILL P *******1846 REF # 011276007811166 1100710468
10/12	25.00	DEPOSITED CK RETURNED/J CROWLEY 1700203728
10/12	8.00	DEPOSITED ITEM RETURN FEE
10/20	400.00	INTERNET PYMT TO CRL ***4987 ID: 000000151 2300903845
10/25	22.61	SOUTHWEST GAS BILL PAYM *******7530 REF # 011297006614477 1100708569
10/28	100.23	QWEST BILL PAYMT *******9360 REF # 011300008245851 1100712005
10/31	15.00	MAINTENANCE FEE

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 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.

6 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1046	10/13	200.00	9115*	10/06	383.46	9119*	10/21	234.33
1047	10/13	1,585.00	9117*	10/18	3,177.00	9120	10/18	32.44

** 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
10/04	321.66	10/18	0.00	10/25	143.06
10/06	438.20	10/19	800.00	10/28	42.83
10/12	405.20	10/20	400.00	10/31	27.83
10/13	1,620.20	10/21	165.67		

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	11/22/2011	Previous Balance	0.00
Payment Amount Due	53.71	Ending Balance	842.95
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	53.71		

TRANSACTIONS

2 PAYMENTS/OTHER CREDITS

Date	Amount	Description
10/20	400.00	INTERNET PYMT FROM DDA ***4987 ID: 000000151 2300903844
10/24	350.00	INTERNET PYMT FROM DDA DESERT BREEZ ID: 000002565 2300902636

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 750.00

1 ADVANCE/OTHER DEBIT

Date	Amount	Description
10/18	1,589.24	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 1,589.24

FEES AND INTEREST CHARGED

0 FEES
There were no transactions this period.

TOTAL FEES FOR THIS PERIOD 0.00

1 INTEREST CHARGE

Date	Amount	Description
10/31	3.71	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD 3.71

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	3.71

DAILY BALANCES

Date	*Balance*	*Date*	*Balance*	*Date*	*Balance*
10/18	1,589.24	10/24	839.24	10/31	842.95
10/20	1,189.24				

OTHER INFORMATION

Credit Line Limit	$5,000.00	Number Of Days This Statement Period	31
Available Credit	$4,157.05	Annual Percentage Rate	9.240%
Average Daily Balance	$472.56	Daily Periodic Rate	0.02531%
Interest Paid Year-To-Date	$3.71		

National Bank CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE Oct. 6, 20 11
NAME LPRVP LLC - Frank Chernek
ADDRESS 345 S. May Ave, Yuma, AZ. 85364
CASH 90.00
(4) (7) 390.00
SUB TOTAL 480.00
NET DEPOSIT $ 480.00
ACCOUNT NUMBER 0170004987
"Storage" Sept. 2011

Processed 10/06/11 $480.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE Oct. 6, 20 11
NAME LPRVP LLC - Frank Chernek
ADDRESS 345 S. May Ave, Yuma, AZ. 85364
CASH 20.00
SUB TOTAL 20.00
NET DEPOSIT $ 20.00
ACCOUNT NUMBER 0170004987
"Laundry" Sept. 2011

Processed 10/06/11 $20.00

LONE PALM HOLDINGS, LLC
345 MAY AVENUE (928) 920-1567
YUMA, AZ 85364
1046
10/07/2011 Date
Pay to the Order of Yuma County $ 200.00
Two Hundred and no/100 Dollars
National Bank of Arizona
For PD Application
⑆122105320⑆ 0170004987⑈ 1046

Processed 10/13/11 $200.00 Ch# 1046

LONE PALM HOLDINGS, LLC
345 MAY AVENUE (928) 920-1567
YUMA, AZ 85364
1047
10/07/2011 Date
Pay to the Order of Yuma County $ 1,585.00
One Thousand Five Hundred Eighty Five no/100 Dollars
National Bank of Arizona
For PD Application
⑆122105320⑆ 0170004987⑈ 1047

Processed 10/13/11 $1585.00 Ch# 1047

Please Post to Account: PETTY CASH
NATIONAL BANK OF ARIZONA TUCSON AZ
9115
September 6, 2011
PAY Three Hundred Eighty Three and 46/100 Dollars $ **********383.46
TO THE ORDER OF BARBARA WOOD 345 S MAY AVE YUMA AZ 85364-1557
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes Petty Cash Replacement (Aug 2011)
⑈9115⑈ ⑆122105320⑆ 0170004987⑈

Processed 10/06/11 $383.46 Ch# 9115

Post to Account: 22604002 $3177.00 10/11/2011
NATIONAL BANK OF ARIZONA TUCSON, AZ
9117
October 11, 2011
PAY Three Thousand One Hundred Seventy Seven and 00/100 Dollars $ *********3177.00
TO THE ORDER OF THE FOOTHILLS BANK 11689 S FOOTHILLS BLVD YUMA AZ 85367-5813
PAYELECTRONIC.COM
SIGNATURE ON FILE
⑈9117⑈ ⑆122105320⑆ 0170004987⑈

Processed 10/18/11 $3177.00 Ch# 9117

Please Post to Account: PETTY CASH
NATIONAL BANK OF ARIZONA TUCSON AZ
9119
October 11, 2011
PAY Two Hundred Thirty Four and 33/100 Dollars $ **********234.33
TO THE ORDER OF BARBARA WOOD 345 S MAY AVE YUMA AZ 85364-1557
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes Petty Cash Replacement: Sept. 2011
⑈9119⑈ ⑆122105320⑆ 0170004987⑈

Processed 10/21/11 $234.33 Ch# 9119

Post to Account: 650830063 $32.44 10/12/2011
140
NATIONAL BANK OF ARIZONA TUCSON, AZ
9120
October 12, 2011
PAY Thirty Two and 44/100 Dollars $ **********32.44
TO THE ORDER OF DEX WEST ACCOUNT RECEIVABLE DEPT PO BOX 79167 PHOENIX AZ 85062-9167
PAYELECTRONIC.COM
SIGNATURE ON FILE
⑈9120⑈ ⑆122105320⑆ 0170004987⑈

Processed 10/18/11 $32.44 Ch# 9120