



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

Page 1 of 5

This Statement: February 29, 2012

Last Statement: January 31, 2012

Primary Account 0170004987

0055192

1861-06-0000-NBA-PG0030-00008

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

DIRECT INQUIRIES TO:

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

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SUMMARY OF ACCOUNT BALANCES

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Basic Business Checking	0170004987	\$0.00	
Business Reserve Line	0170004987		-\$497.17

BASIC BUSINESS CHECKING 0170004987

104 8

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
207.14	7,271.35	1,680.62	5,797.87	0.00

9 DEPOSITS/CREDITS

Date	Amount	Description
02/01	1,840.00	DEPOSIT 9494575197
02/01	1,095.00	DEPOSIT 9494575194
02/01	290.00	DEPOSIT 9494575214
02/01	280.00	DEPOSIT 9494575192
02/07	1,000.00	VERIZON WIRELESS EDI PA 0532694 REF # 012037001129834 1100811988
02/14	1,600.16	CL AUTO CASH ADVANCE 0170004987
02/21	500.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000003483 2300802726
02/29	500.00	INTERNET XFER FROM DDA CHERNEK FR/K ID: 000006549 2301203996
02/29	166.19	CL AUTO CASH ADVANCE 0170004987

5 CHARGES/DEBITS

Date	Amount	Description
02/01	607.02	APS APSCOM EP 740316280 REF # 012031007822987 1101322447
02/03	107.48	REPUBLIC SERVICE BILL P *****1846 REF # 012033009455673 1101027548
02/06	64.83	SOUTHWEST GAS BILL PAYM *****7530 REF # 012034010132812 1100714176
02/07	.10	INTERNET PYMT TO CRL ***4987 ID: 000001114 2300900079
02/29	901.19	APS APSCOM EP 740316280 REF # 012059009905377 1100907305



MEMBER
FDIC

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0055192-0000001-0157511

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

4 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1054	02/09	1,887.15	9132	02/14	3,177.00	9133	02/23	265.00
9131*	02/01	468.72						

* 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
02/01	2,636.40	02/07	3,463.99	02/21	500.00
02/03	2,528.92	02/09	1,576.84	02/23	235.00
02/06	2,464.09	02/14	0.00	02/29	0.00

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	03/22/2012	Previous Balance	0.10
Payment Amount Due	0.00	Ending Balance	-497.17
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	0.00		

TRANSACTIONS

3 PAYMENTS/OTHER CREDITS

Date	Amount	Description
02/07	0.10	INTERNET PYMT FROM DDA ***4987 ID: 000001114 2300900078
02/21	1,600.16	INTERNET PYMT FROM DDA CHERNEK F/K ID: 000000482 2300802720
02/29	666.19	INTERNET PYMT FROM DDA CHERNEK F/K ID: 000003692 2301203986

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 2,266.45

2 ADVANCES/OTHER DEBITS

Date	Amount	Description
02/14	1,600.16	CL TRANSFER TO CHECKING 0170004987
02/29	166.19	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 1,766.35

FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD 0.00

1 INTEREST CHARGE

<i>Date</i>	<i>Amount</i>	<i>Description</i>
02/29	2.83	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD

2.83

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	3.06

DAILY BALANCES

<i>Date.....Balance</i>	<i>Date.....Balance</i>	<i>Date.....Balance</i>
02/07 0.00	02/21 0.00	02/29 -497.17
02/14 1,600.16		

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	29
Available Credit	\$5,497.17	Annual Percentage Rate	9.240%
Average Daily Balance	\$386.25	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	\$3.06		

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 620.00
NAME	LPRV, LLC - Frank Chinnick			☒ INCLUDING COM	
ADDRESS	345 S. May Ave. Yuma, AZ. 85364			☒ CASH	\$ 1,220.00
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 1,840.00
:5454:0116: Storage - Jan. 2012					

Processed 02/01/12 \$1840.00

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 815.00
NAME	LPRV, LLC - Frank Chinnick			☒ INCLUDING COM	
ADDRESS	345 S. May Ave. Yuma, AZ. 85364			☒ CASH	\$ 280.00
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 1,095.00
:5454:0116: Rent - Jan. 2012					

Processed 02/01/12 \$1095.00

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 290.00
NAME	LPRV, LLC - Frank Chinnick			☒ INCLUDING COM	
ADDRESS	345 S. May Ave. Yuma, AZ. 85364			☒ CASH	\$ 290.00
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 290.00
:5454:0116: Laundry - Jan. 2012					

Processed 02/01/12 \$290.00

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 280.00
NAME	LPRV, LLC - Frank Chinnick			☒ INCLUDING COM	
ADDRESS	345 S. May Ave. Yuma, AZ. 85364			☒ CASH	\$ 280.00
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 280.00
:5454:0116: Rent - Jan. 2012 (Hwy 95)					

Processed 02/01/12 \$280.00

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 1,887.15
NAME	LONE PALM HOLDINGS, LLC			☒ INCLUDING COM	
ADDRESS	345 MAY AVENUE YUMA, AZ. 85364			☒ CASH	\$ 1,887.15
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 1,887.15
:5454:0116: 02/05/12 Date 94-522/12217					

Processed 02/09/12 \$1887.15 Ch# 1054

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 468.72
NAME	LONE PALM HOLDINGS, LLC			☒ INCLUDING COM	
ADDRESS	345 MAY AVENUE YUMA, AZ. 85364			☒ CASH	\$ 468.72
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 468.72
:5454:0116: 02/05/12 Date 94-522/12217					

Processed 02/01/12 \$468.72 Ch# 9131

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 3,177.00
NAME	LONE PALM HOLDINGS, LLC			☒ INCLUDING COM	
ADDRESS	345 MAY AVENUE YUMA, AZ. 85364			☒ CASH	\$ 3,177.00
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 3,177.00
:5454:0116: 02/05/12 Date 94-522/12217					

Processed 02/14/12 \$3177.00 Ch# 9132

National Bank		CHECKING DEPOSIT		DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL	
FOR DEPOSIT TO THE ACCOUNT OF					
DATE	Feb. 1st	20	12	☒ CASH	\$ 265.00
NAME	LONE PALM HOLDINGS, LLC			☒ INCLUDING COM	
ADDRESS	345 MAY AVENUE YUMA, AZ. 85364			☒ CASH	\$ 265.00
ACCOUNT NUMBER				LESS CASH RECEIVED	
0170004987				NET DEPOSIT	\$ 265.00
:5454:0116: 02/05/12 Date 94-522/12217					

Processed 02/23/12 \$265.00 Ch# 9133

