



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

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This Statement: September 28, 2012

Last Statement: August 31, 2012

Primary Account 0170004987

0069014

2073-06-0000-NBA-PG0030-00006

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
Business Freedom Checking	0170004987	\$0.00	
Business Reserve Line	0170004987		\$181.82

BUSINESS FREEDOM CHECKING 0170004987

107 6

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
857.50	3,298.56	576.93	3,579.13	0.00

4 DEPOSITS/CREDITS

Date	Amount	Description
09/06	120.00	DEPOSIT 9494554994
09/10	2,500.00	INTERNET XFER FROM DDA CHERNEK F/K ID: 000001513 2300903110
09/24	500.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000000575 2304402708
09/25	178.56	CL AUTO CASH ADVANCE 0170004987

3 CHARGES/DEBITS

Date	Amount	Description
09/13	61.79	REPUBLIC SERVICE BILL P *****1846 REF # 012256005490006 1100806596
09/21	16.39	SOUTHWEST GAS BILL PAYM *****7530 REF # 012264009011666 1103408926
09/24	498.75	CITY OF YUMA AZ PYMT CO 164267 REF # 012268010055910 1103930117

5 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1072	09/05	98.00	9156*	09/25	500.00	9162*	09/20	50.00
1073	09/24	131.13	9160*	09/18	2,800.00			

* Not in check sequence



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0069014-0000001-0161125

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.

PROMPTLY EXAMINE YOUR STATEMENT AND REPORT ANY PROBLEM

You must promptly examine your account statements and report any discoverable errors, unauthorized signatures, alterations, missing endorsements, or unauthorized transfers. Failure to do so may result in your loss of certain rights or remedies. For example, you must identify the discoverable alteration or forgery of a check within 30 days of us sending you, or making available to you, the statement reflecting that check, and you must also immediately report to us what you find. Businesses should check their account transactions daily, for which various online services are available. For additional information, please see your deposit account agreement and application service agreement(s) for details. See also the consumer disclosures below.

CONSUMER ACCOUNTS: 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 or made available the FIRST statement on which the problem or error appeared. The provisions in this paragraph do not apply to business or other non-personal accounts. The owners of those accounts must settle all unauthorized transactions or errors within 24 hours of receipt of the item posting in order to be returned

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.

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NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

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September 28, 2012
LONE PALM HOLDINGS LLC
0170004987

AGGREGATE OVERDRAFT AND RETURNED ITEM FEES

	<i>Total for This Period</i>	<i>Total Year-to-Date</i>
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

<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>
09/05	759.50	09/13	3,317.71	09/21	451.32
09/06	879.50	09/18	517.71	09/24	321.44
09/10	3,379.50	09/20	467.71	09/25	0.00

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	10/20/2012	Previous Balance	3.08
Payment Amount Due	50.18	Ending Balance	181.82
Past Due	3.08		
Late Fees	0.00		
Minimum Payment Due	53.26		

TRANSACTIONS

0 PAYMENTS/OTHER CREDITS

There were no transactions this period.

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD

0.00

1 ADVANCE/OTHER DEBIT

<i>Date</i>	<i>Amount</i>	<i>Description</i>
09/25	178.56	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD

178.56

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>
09/28	0.18	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD

0.18

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	17.74

DAILY BALANCES

<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>
09/25	181.64	09/28	181.82



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0069014-0000002-0161126

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	28
Available Credit	Funds Not Available	Annual Percentage Rate	9.240%
Average Daily Balance	\$25.51	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	\$17.74		

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

FOR DEPOSIT TO THE ACCOUNT OF
DATE SEP-06 20 12
NAME LONE PALM SERVICE
ADDRESS _____
ACKNOWLEDGE RECEIPT OF CASH RETURNED BY SIGNING ABOVE (PERSONAL ACCOUNTS / SOME PROPERTIES ONLY)
ACCOUNT NUMBER 0170004987
15539-0002 Rev. 11/09

☒ CASH
☐ DEPOSIT
SUB TOTAL 120.00
LESS CASH RECEIVED
NET DEPOSIT \$ 120.00

⑆5454⑆01186⑆

Processed 09/06/12 \$120.00

LONE PALM HOLDINGS, LLC 788) 920-1567 1073
345 MAY AVENUE
YUMA, AZ 85364
Date 9/20/12 31-502/1221
Pay to the Order of LOWE'S \$ 131.13
ONE HUNDRED THIRTY ONE & 13/100 Dollars
National Bank of Arizona
For [Signature]
⑆122105320⑆ 0170004987⑆ 1073 ⑆0000013113⑆

Processed 09/24/12 \$131.13 Ch# 1073

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

Post to Account: 23804002 \$2800.00 09/11/2012
LONE PALM HOLDINGS, LLC
KATHLEEN CHENEY
345 MAY AVENUE
YUMA, AZ 85364
September 11, 2012

PAY Two Thousand Eight Hundred and 00/100 Dollars \$ 2800.00
TO THE ORDER OF 15130 1 AB 0.374 79 120322 FL400016139 FEPP109111212723H20 23 4432222922
THE FOOTHILLS BANK
11600 S FOOTHILLS BLVD
YUMA, AZ 85307-5913
PAYELECTRONIC.COM
SIGNATURE ON FILE
⑆9160⑆ ⑆122105320⑆ 0170004987⑆ 734

Processed 09/18/12 \$2800.00 Ch# 9160

LONE PALM HOLDINGS, LLC 1072
345 MAY AVENUE
YUMA, AZ 85364 988) 920-1567
Date 09/05/12 31-502/1221
Pay to the Order of ROBERT CUEN \$ 98.00
NINETY EIGHT & 00/100 Dollars
National Bank of Arizona
For AUG-1014 [Signature]
⑆122105320⑆ 0170004987⑆ 1072

Processed 09/05/12 \$98.00 Ch# 1072

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: N/A
LONE PALM HOLDINGS, LLC
KATHLEEN CHENEY
345 MAY AVENUE
YUMA, AZ 85364
September 21, 2012

PAY Five Hundred and 00/100 Dollars \$ 500.00
TO THE ORDER OF #CSP010006C07798 23804001
FELIPE AMER
17427 S AVENUE B
SOMERTON AZ 85350-8560
PAYELECTRONIC.COM
SIGNATURE ON FILE
⑆9156⑆ ⑆122105320⑆ 0170004987⑆ 734

Processed 09/25/12 \$500.00 Ch# 9156

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: N/A
LONE PALM HOLDINGS, LLC
KATHLEEN CHENEY
345 MAY AVENUE
YUMA, AZ 85364
September 12, 2012

PAY Fifty and 00/100 Dollars \$ 50.00
TO THE ORDER OF #CSP010006B8F588 23804001
ROBERT CUEN
380 S MAY AVE # 20
YUMA, AZ 85364-1511
PAYELECTRONIC.COM
SIGNATURE ON FILE
⑆9162⑆ ⑆122105320⑆ 0170004987⑆ 734 SARO

Processed 09/20/12 \$50.00 Ch# 9162

