



NATIONAL BANK OF ARIZONA

PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

Page 1 of 6

This Statement: October 31, 2012

Last Statement: September 28, 2012

Primary Account 0170004987

0053650

2106-06-0000-NBA-PG0030-00016

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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LET YOUR BUSINESS THRIVE IN 2013. Upgrade your equipment. Expand your space. Increase your cash flow. Tailored, flexible financing solutions at historically low rates! Talk to a NB|AZ Banker today. Loans subject to credit approval. Restrictions apply. Member FDIC

ACCEPT CREDIT CARD & DEBIT CARD payments in-store, on-the-go & online with merchant services from NB|AZ! New customers receive \$50 off setup fee; existing customers refer-a-friend & receive \$100. Offers end 11/02/2012. Conditions & restrictions apply. See banker for details.

SUMMARY OF ACCOUNT BALANCES

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Freedom Checking	0170004987	\$2,058.00	
Business Reserve Line	0170004987		\$1,148.22

BUSINESS FREEDOM CHECKING 0170004987

107 16

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
0.00	9,716.49	1,020.73	6,637.76	2,058.00

15 DEPOSITS/CREDITS

Date	Amount	Description
10/01	500.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000004821 2304203442
10/03	73.80	CL AUTO CASH ADVANCE 0170004987
10/04	100.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000001641 2303700052
10/04	535.00	DEPOSIT 7878037614
10/15	900.00	ONLINE XFER FROM DDA DESERT BREEZ ID: 000001219 2304400112
10/15	1,000.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000003045 2304400114
10/16	1,650.00	DEPOSIT 7878060714
10/19	323.17	CL AUTO CASH ADVANCE 0170004987
10/22	500.00	ONLINE XFER FROM DDA DESERT BREEZ ID: 000008924 2304000108
10/22	567.52	CL AUTO CASH ADVANCE 0170004987
10/23	900.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000005365 2303403962
10/25	601.00	CL AUTO CASH ADVANCE 0170004987
10/26	211.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000002199 2303700122
10/29	205.00	DEPOSIT 7878078924
10/29	1,650.00	DEPOSIT 7878078935



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0053650-0000001-0158155

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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October 31, 2012
LONE PALM HOLDINGS LLC
0170004987

10 CHARGES/DEBITS

Date	Amount	Description
10/01	3.08	AUTO PMT CREDIT LINE 0170004987
10/01	8.00	MAINTENANCE FEE
10/03	262.72	QWEST BILL PAYMT *****9360 REF # 012276004218232 1103920548
10/10	50.00	DEPOSITED CK RETURNED/R WIESE 1700903907
10/10	10.00	DEPOSITED ITEM RETURN FEE
10/12	62.57	REPUBLIC SERVICE BILL P *****1846 REF # 012285008552685 1103209033
10/17	150.00	ONLINE PYMT TO CRL ***4987 ID: 000000911 2303300009
10/18	16.36	SOUTHWEST GAS BILL PAYM *****7530 REF # 012291001020478 1103204618
10/23	450.00	ONLINE PYMT TO CRL ***4987 ID: 000005168 2303403965
10/31	8.00	MAINTENANCE FEE

12 CHECKS PROCESSED

Number.....	Date.....	Amount	Number.....	Date.....	Amount	Number.....	Date.....	Amount
1074	10/05	6.60	1078	10/25	551.00	9165	10/16	2,800.00
1075	10/12	189.31	9159*	10/01	300.00	9166	10/25	500.00
1076	10/22	1,000.00	9163*	10/18	200.00	9168*	10/18	351.90
1077	10/19	671.43	9164	10/22	33.51	9170*	10/22	34.01

* 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
10/01	188.92	10/15	2,216.52	10/23	450.00
10/03	0.00	10/16	1,066.52	10/25	0.00
10/04	635.00	10/17	916.52	10/26	211.00
10/05	628.40	10/18	348.26	10/29	2,066.00
10/10	568.40	10/19	0.00	10/31	2,058.00
10/12	316.52	10/22	0.00		

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	11/22/2012	Previous Balance	181.82
Payment Amount Due	53.99	Ending Balance	1,148.22
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	53.99		

TRANSACTIONS

3 PAYMENTS/OTHER CREDITS

Date	Amount	Description
10/01	3.08	CREDIT LINE AUTO PAYMENT 0170004987
10/17	150.00	ONLINE PYMT FROM DDA ***4987 ID: 000000911 2303300008
10/23	450.00	ONLINE PYMT FROM DDA ***4987 ID: 000005168 2303403964

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD

603.08



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0053650+0000002+0158156

4 ADVANCES/OTHER DEBITS

<i>Date</i>	<i>Amount</i>	<i>Description</i>
10/03	73.80	CL TRANSFER TO CHECKING 0170004987
10/19	323.17	CL TRANSFER TO CHECKING 0170004987
10/22	567.52	CL TRANSFER TO CHECKING 0170004987
10/25	601.00	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD	1,565.49
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FEES AND INTEREST CHARGED

0 FEES

There were no transactions this period.

TOTAL FEES FOR THIS PERIOD	0.00
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1 INTEREST CHARGE

<i>Date</i>	<i>Amount</i>	<i>Description</i>
10/31	3.99	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD	3.99
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YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	21.73

DAILY BALANCES

<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>	<i>Date.....</i>	<i>Balance</i>
10/01	178.74	10/19	425.71	10/25	1,144.23
10/03	252.54	10/22	993.23	10/31	1,148.22
10/17	102.54	10/23	543.23		

OTHER INFORMATION

Credit Line Limit	\$5,000.00	Number Of Days This Statement Period	33
Available Credit	\$3,851.78	Annual Percentage Rate	9.240%
Average Daily Balance	\$479.36	Daily Periodic Rate	0.02524%
Interest Paid Year-To-Date	\$21.73		

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 10-04 20 12
NAME LONE PALM STORAGE
ADDRESS _____
ACCOUNT NUMBER 0170004987

☒ CASH
SUB TOTAL 535.00
LESS CASH RECEIVED _____
NET DEPOSIT \$ 535.00

154540116: SPNLS 57, 67, 68, 69, 60, 20, 96

Processed 10/04/12 \$535.00

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 10/16 20 12
NAME LONE PALM R.V. #
ADDRESS _____
ACCOUNT NUMBER 0170004987

☒ CASH
SUB TOTAL 1650.00
LESS CASH RECEIVED _____
NET DEPOSIT \$ 1650.00

154540116:

Processed 10/16/12 \$1650.00

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 10/29 20 12
NAME LONE PALM STORAGE
ADDRESS _____
ACCOUNT NUMBER 0170004987

☒ CASH
SUB TOTAL 205.00
LESS CASH RECEIVED _____
NET DEPOSIT \$ 205.00

154540116:

Processed 10/29/12 \$205.00

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

FOR DEPOSIT TO THE ACCOUNT OF
DATE 10/29 20 12
NAME LONE PALM R.V. PARK
ADDRESS _____
ACCOUNT NUMBER 0170004987

☒ CASH
SUB TOTAL 1650.00
LESS CASH RECEIVED _____
NET DEPOSIT \$ 1650.00

154540116:
SPACE #33

Processed 10/29/12 \$1650.00

LONE PALM HOLDINGS, LLC 1074
345 MAY AVENUE
YUMA, AZ 85364 928) 920-1567 10/02/12 Date 91-532/1221 17

Pay to the Order of USPS \$ 6.60
SIX 6/100 Dollars

National Bank of Arizona
1-800-457-8168
www.nbaonline.com

For TERRON'S MAIL Elyse Hain
154540116: 0170004987 1074

Processed 10/05/12 \$6.60 Ch# 1074

LONE PALM HOLDINGS, LLC 1075
345 MAY AVENUE
YUMA, AZ 85364 928) 920-1567 10/09/12 Date 91-532/1221 17

Pay to the Order of LOWE'S \$ 189.31
ONE HUNDRED EIGHTY NINE 31/100 Dollars

National Bank of Arizona
1-800-457-8168
www.nbaonline.com

For DOUGLAS HOME Elyse Hain
154540116: 0170004987 1075

Processed 10/12/12 \$189.31 Ch# 1075

LONE PALM HOLDINGS, LLC 1076
345 MAY AVENUE
YUMA, AZ 85364 928) 920-1567 10/12/2012 Date 91-532/1221 17

Pay to the Order of YUMA TERRITORY ENGINEERING \$ 1000.00
ONE THOUSAND AND 00/100 Dollars

National Bank of Arizona
1-800-457-8168
www.nbaonline.com

For GRADING SAN FERNANDO Elyse Hain
154540116: 0170004987 1076

Processed 10/22/12 \$1000.00 Ch# 1076

LONE PALM HOLDINGS, LLC 1077
345 MAY AVENUE
YUMA, AZ 85364 928) 920-1567 10/19/12 Date 91-532/1221 17

Pay to the Order of YUMA CREDIT \$ 671.43
SIX HUNDRED SEVENTY ONE 43/100 Dollars

National Bank of Arizona
1-800-457-8168
www.nbaonline.com

For MAIN TRAILER Elyse Hain
154540116: 0170004987 1077

Processed 10/19/12 \$671.43 Ch# 1077

LONE PALM HOLDINGS, LLC 1078
345 MAY AVENUE
YUMA, AZ 85364 928) 920-1567 10/19/12 Date 91-532/1221 17

Pay to the Order of LOWE'S \$ 551.00
FIVE HUNDRED FIFTY ONE 00/100 Dollars

National Bank of Arizona
1-800-457-8168
www.nbaonline.com

For MAIN TRAILER Elyse Hain
154540116: 0170004987 1078

Processed 10/25/12 \$551.00 Ch# 1078

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
345 MAY AVENUE
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

September 24, 2012

PAY Three Hundred and Sixty Dollars
TO THE ORDER OF: #CSP01000528077# 23892001
"FELIPE MIER"
17427 S AVENUE B
SOMERTON AZ 85390-8580

PAVELECTRONIC.COM

NEARS LONE PALM

154540116: 0170004987 734

Processed 10/01/12 \$300.00 Ch# 9159

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
345 MAY AVENUE
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

September 25, 2012

PAY Two Hundred and Twenty Dollars
TO THE ORDER OF: #CSP01000528077# 23892001
ROBERT CUEN
386 S MAY AVE # 20
YUMA AZ 85364-1511

PAVELECTRONIC.COM

NEARS MONTHLY

154540116: 0170004987 734

Processed 10/18/12 \$200.00 Ch# 9163

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
345 MAY AVENUE
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

October 16, 2012

PAY Thirty Three and 51/100 Dollars
TO THE ORDER OF: 382 2 MB 0-424 4 180195 FL4700000302 FEPP11016121100481000 9255 40029P0002
#33489788 23893001
DEX WEST
ACCOUNT RECEIVABLE DEPT
PO BOX 79167
PHOENIX AZ 85062-9167

PAVELECTRONIC.COM

NEARS

154540116: 0170004987 734

Processed 10/22/12 \$33.51 Ch# 9164

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

Post to Account: 22894002 \$2800.00 10/16/2012

LONG PALM HOLDINGS LLC
NATIONAL BANK OF ARIZONA
TUCSON, AZ

October 10, 2012

PAY Two Thousand Eight Hundred and 00/100 Dollars \$*****2800.00

TO THE ORDER OF 8830 1 AT 0.374 37 106154 FL150000030 FEPP1101012134159100 2/3 449485075

#CSP010004032005# 23892001
THE FOOTHILLS BANK
11609 S FOOTHILLS BLVD
YUMA AZ 85367-5813

PAYELECTRONIC.COM

SIGNATURE ON FILE

Notes

⑆9165⑆ ⑆122105320⑆ 0170004987⑆ 734

Processed 10/16/12 \$2800.00 Ch# 9165

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

Post to Account: 850330063 \$351.90 10/18/2012

LONG PALM HOLDINGS LLC
NATIONAL BANK OF ARIZONA
TUCSON, AZ

October 11, 2012

PAY Three Hundred Fifty One and 90/100 Dollars \$*****351.90

TO THE ORDER OF BARRY OLSEN
101 E 2ND ST
YUMA AZ 85364-1411

#CSP0100030446E# 23893001

PAYELECTRONIC.COM

SIGNATURE ON FILE

Notes

⑆9166⑆ ⑆122105320⑆ 0170004987⑆ 734

Processed 10/18/12 \$351.90 Ch# 9168

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

Post to Account: 850330063 \$500.00 10/25/2012

LONG PALM HOLDINGS LLC
NATIONAL BANK OF ARIZONA
TUCSON, AZ

October 10, 2012

PAY Five Hundred and 00/100 Dollars \$*****500.00

TO THE ORDER OF FELIPE MER
17427 S AVENUE B
SOMERTON AZ 85360-8560

#CSP0100030479# 23893001

PAYELECTRONIC.COM

SIGNATURE ON FILE

Notes LONG PALM

⑆9166⑆ ⑆122105320⑆ 0170004987⑆ 734

Processed 10/25/12 \$500.00 Ch# 9166

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

Post to Account: 850330063 \$34.01 10/22/2012

LONG PALM HOLDINGS LLC
NATIONAL BANK OF ARIZONA
TUCSON, AZ

October 16, 2012

PAY Thirty Four and 01/100 Dollars \$*****34.01

TO THE ORDER OF 350 3 MB 0.404 4 188196 FL4700000382 FEPP1101612110048100 825 4002595888

#CSP0100030489# 23893001
DEX WEST
ACCOUNT RECEIVABLE DEPT
PO BOX 79167
PHOENIX AZ 85062-9167

PAYELECTRONIC.COM

SIGNATURE ON FILE

Notes

⑆9170⑆ ⑆122105320⑆ 0170004987⑆ 734

Processed 10/22/12 \$34.01 Ch# 9170