NATIONAL BANK OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

Statement of Accounts

This Statement: January 31, 2013
Last Statement: December 31, 2012

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

0052450 1832-06-0000-NBA-PG0030-00014

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

Tired of all the paper? Start receiving your statements electronically and view your account notices online. Sign up for Online Banking or login today at WWW.NBARIZONA.COM

SUMMARY OF ACCOUNT BALANCES

Account Type	Account Number	Checking/Savings Ending Balance	Outstanding Balances Owed
Business Freedom Checking	0170004987	$538.72	
Business Reserve Line	0170004987		$207.74

BUSINESS FREEDOM CHECKING 0170004987

107 14

Previous Balance	Deposits/Credits	Charges/Debits	Checks Processed	Ending Balance
707.17	6,146.33	1,976.81	4,337.97	538.72

10 DEPOSITS/CREDITS

Date	Amount	Description
01/02	495.00	DEPOSIT 7878091404
01/07	160.00	DEPOSIT 7878000632
01/07	973.97	DEPOSIT 7878061071
01/14	1,500.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000006044 2303706526
01/14	86.04	DEPOSIT 7878000437
01/15	646.68	CL AUTO CASH ADVANCE 0170004987
01/16	259.64	CL AUTO CASH ADVANCE 0170004987
01/17	1,500.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000006874 2303700188
01/22	225.00	DEPOSIT 7878000379
01/28	300.00	EXCEPTIONS RTN CK# 9175 REF # 013028005715562 1103900078

8 CHARGES/DEBITS

Date	Amount	Description
01/02	145.56	QWEST BILL PAYMT *******9360 REF # 012366003390559 1104617467
01/03	354.15	APS APSCOM EP 740316280 REF # 013002004313199 1104421122
01/14	64.69	REPUBLIC SERVICE BILL P *******1846 REF # 013011009082249 1103604260
01/14	200.00	ONLINE PYMT TO CRL ***4987 ID: 000002476 2303706533
01/16	259.64	CITY OF YUMA AZ PYMT CO 178944 REF # 013016000832596 1103328217
01/17	800.00	ONLINE PYMT TO CRL ***4987 ID: 000008691 2303700191
01/24	144.77	QWEST BILL PAYMT *******9360 REF # 013023003625090 1103204499
01/31	8.00	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.

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.

NATIONAL BANK OF ARIZONA
PO Box 30709 Salt Lake City, UT 84130-0709

9 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1091	01/14	182.55	1097	01/08	200.00	9179*	01/15	300.00
1095*	01/04	214.00	1098	01/10	32.79	9180	01/15	2,800.00
1096	01/08	75.12	1099	01/18	500.00	9187*	01/30	33.51

** 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
01/02	1,056.61	01/14	2,453.32	01/22	425.00
01/03	702.46	01/15	0.00	01/24	280.23
01/04	488.46	01/16	0.00	01/28	580.23
01/07	1,622.43	01/17	700.00	01/30	546.72
01/08	1,347.31	01/18	200.00	01/31	538.72
01/10	1,314.52				

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	02/22/2013	Previous Balance	299.19
Payment Amount Due	52.23	Ending Balance	207.74
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	52.23		

TRANSACTIONS

2 PAYMENTS/OTHER CREDITS

Date	Amount	Description
01/14	200.00	ONLINE PYMT FROM DDA ***4987 ID: 000002476 2303706532
01/17	800.00	ONLINE PYMT FROM DDA ***4987 ID: 000008691 2303700190

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 1,000.00

2 ADVANCES/OTHER DEBITS

Date	Amount	Description
01/15	646.68	CL TRANSFER TO CHECKING 0170004987
01/16	259.64	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 906.32

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*
01/31	2.23	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD 2.23

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	2.23

DAILY BALANCES

Date	*Balance*	*Date*	*Balance*	*Date*	*Balance*
01/14	99.19	01/16	1,005.51	01/31	207.74
01/15	745.87	01/17	205.51		

OTHER INFORMATION

Credit Line Limit	$5,000.00	Number Of Days This Statement Period	31
Available Credit	$4,792.26	Annual Percentage Rate	9.240%
Average Daily Balance	$284.21	Daily Periodic Rate	0.02531%
Interest Paid Year-To-Date	$2.23		

DEPOSIT TICKET
LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364
DATE 1-2-2013
CASH 10.00 / 485.00
SUB TOTAL 495.00
NET DEPOSIT $ 495.00
National Bank of Arizona

Processed 01/02/13 $495.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
FOR DEPOSIT TO THE ACCOUNT OF
DATE 01-05 20 13
NAME Lone Palm Storage
CASH 50.00
110
SUB TOTAL 160.00
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 160.00

Processed 01/07/13 $160.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 12/05 20 12
NAME Lone Palm R.V. Park
973.97
SUB TOTAL 973.97
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 973.97

Processed 01/07/13 $973.97

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 01-12-13
NAME Lone Palm R.V. Park
86.04
SUB TOTAL 86.04
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 86.04

Processed 01/14/13 $86.04

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DATE 01-19 20 13
NAME Lone Palm Storage
CASH 80.00
145.00
SUB TOTAL 225.00
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 225.00

Processed 01/22/13 $225.00

LONE PALM HOLDINGS, LLC 928) 920-1567 515-4182 1091
12/15/12 Date
Pay to the Order of Yuma County Public Health Service $ 182.55
One Hundred Eighty Two & 55/100 Dollars
For 12/27/2013 Permit #T0547

Processed 01/14/13 $182.55 Ch# 1091

LONE PALM HOLDINGS, LLC 928) 920-1567 1095
12/31/2012 Date
Pay to the Order of Robert Owen $ 214.00
Two Hundred Fourteen & no/100 Dollars
For Nov-12 Clean Storage & RV Yards

Processed 01/04/13 $214.00 Ch# 1095

LONE PALM HOLDINGS, LLC 928) 920-1567 1096
1-4-13 Date
Pay to the Order of Jeffrey Rosales $ 75.12
Seventy Five & 12/100 Dollars
For Home Depot Rec Alarm/Detectors

Processed 01/08/13 $75.12 Ch# 1096

LONE PALM HOLDINGS, LLC 928) 920-1567 1097
1-4-13 Date
Pay to the Order of Jeffrey Rosales $ 200.00
Two Hundred and no/100 Dollars
Storage Gates.
For Nov-2012 Open/Closed

Processed 01/08/13 $200.00 Ch# 1097

LONE PALM HOLDINGS, LLC 928) 920-1567 1098
1-5-13 Date
Pay to the Order of Lowe's $ 32.79
Thirty Two & 79/100 Dollars
For Drop Payment Mail Box

Processed 01/10/13 $32.79 Ch# 1098

LONE PALM HOLDINGS, LLC 928) 920-1567 1099
1-7-2013 Date
Pay to the Order of Yuma Territorial Engineering $ 500.00
Five Hundred and no/100 Dollars
INV.#4533
For Other Partial Payment

Processed 01/18/13 $500.00 Ch# 1099

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 9179
January 10, 2013
PAY Three Hundred and 00/100 Dollars $ ***********300.00
TO THE ORDER OF *FELIPE MIER 47427 S AVENUE B SOMERTON AZ 85350-8580
PAYELECTRONIC.COM
SIGNATURE ON FILE
Notes LONE PALM

Processed 01/15/13 $300.00 Ch# 9179

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: 22604002

LONE PALM HOLDINGS LLC
KATHLEEN CHERNEK
2554 W 16TH ST # 225
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

91-632/1221 9180

January 10, 2013

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

TO THE ORDER OF:
#CSP0100046320D6# 23893001
THE FOOTHILLS BANK
11689 S FOOTHILLS BLVD
YUMA AZ 85367-5813

PAYELECTRONIC.COM

SIGNATURE ON FILE
This check has been authorized by your depositor.

Notes:

⑈9180⑈ ⑆122105320⑆ 0170004987⑈ 734

Processed 01/15/13 $2800.00 Ch# 9180

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

Post to Account: 650830063 $33.51 01/22/2013

LONE PALM HOLDINGS LLC
KATHLEEN CHERNEK
2554 W 16TH ST # 225
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

91-632/1221 9187

January 22, 2013

PAY Thirty Three and 51/100 Dollars $***********33.51

TO THE ORDER OF.
570 2 MB 0.404 6 10/163 FL1600000570 FEPP1012213123454100 11/25 4694655492

#33469776# 23893001
DEX WEST
ACCOUNT RECEIVABLE DEPT
PO BOX 79167
PHOENIX AZ 85062-9167

PAYELECTRONIC.COM

SIGNATURE ON FILE
This check has been authorized by your depositor

Notes:

⑈9187⑈ ⑆122105320⑆ 0170004987⑈ 734

Processed 01/30/13 $33.51 Ch# 9187