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

This Statement: February 28, 2013
Last Statement: January 31, 2013

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

0054287 1860-06-0000-NBA-PG0030-00015

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*
Business Freedom Checking	0170004987	$1,409.18	
Business Reserve Line	0170004987		$332.80

BUSINESS FREEDOM CHECKING 0170004987

107 15

Previous Balance	*Deposits/Credits*	*Charges/Debits*	*Checks Processed*	*Ending Balance*
538.72	5,287.78	436.15	3,981.17	1,409.18

13 DEPOSITS/CREDITS

Date	*Amount*	*Description*
02/04	40.27	DEPOSIT 7878089586
02/04	170.00	DEPOSIT 7878089580
02/04	230.00	DEPOSIT 7878089582
02/05	290.00	DEPOSIT 7878059207
02/05	819.11	DEPOSIT 7878059223
02/11	167.78	DEPOSIT 7878075930
02/19	331.03	CL AUTO CASH ADVANCE 0170004987
02/19	1,200.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000009832 2304708246
02/20	500.00	ONLINE XFER FROM DDA CHERNEK FRAN ID: 000001703 2303200104
02/25	200.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000005614 2304203070
02/26	119.59	DEPOSIT 7878047034
02/26	220.00	DEPOSIT 7878047046
02/27	1,000.00	ONLINE XFER FROM DDA CHERNEK F/K ID: 000003628 2303400152

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 TRANS ACTIONS

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

5 CHARGES/DEBITS

Date	Amount	Description
02/04	59.07	SOUTHWEST GAS BILL PAYM *******7530 REF # 013032007962617 1104506261
02/13	64.65	REPUBLIC SERVICE BILL P *******1846 REF # 013043002800148 1103409696
02/19	207.74	ONLINE PYMT TO CRL ***4987 ID: 000008546 2304708281
02/25	96.69	QWEST BILL PAYMT *******9361 REF # 013053007478028 1104005659
02/28	8.00	MAINTENANCE FEE

7 CHECKS PROCESSED

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
1100	02/07	91.45	1103	02/21	192.21	9186	02/19	2,800.00
1101	02/11	114.00	9185*	02/21	300.00	9189*	02/26	33.51
1102	02/14	450.00						

** 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
02/04	919.92	02/14	1,476.71	02/25	111.10
02/05	2,029.03	02/19	0.00	02/26	417.18
02/07	1,937.58	02/20	500.00	02/27	1,417.18
02/11	1,991.36	02/21	7.79	02/28	1,409.18
02/13	1,926.71				

BUSINESS RESERVE LINE 0170004987

407

Payment will be deducted on	03/22/2013	Previous Balance	207.74
Payment Amount Due	51.77	Ending Balance	332.80
Past Due	0.00		
Late Fees	0.00		
Minimum Payment Due	51.77		

TRANSACTIONS

1 PAYMENT/OTHER CREDIT

Date	Amount	Description
02/19	207.74	ONLINE PYMT FROM DDA ***4987 ID: 000008546 2304708280

TOTAL PAYMENTS/OTHER CREDITS FOR THIS PERIOD 207.74

1 ADVANCE/OTHER DEBIT

Date	Amount	Description
02/19	331.03	CL TRANSFER TO CHECKING 0170004987

TOTAL ADVANCES/OTHER DEBITS FOR THIS PERIOD 331.03

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*
02/28	1.77	INTEREST CHARGE

TOTAL INTEREST CHARGED FOR THIS PERIOD	1.77

YEAR-TO-DATE TOTALS

Total Fees Charged Y-T-D	0.00
Total Interest Charged Y-T-D	4.00

DAILY BALANCES

Date	*Balance*	*Date*	*Balance*
02/19	331.03	02/28	332.80

OTHER INFORMATION

Credit Line Limit	$5,000.00	Number Of Days This Statement Period	28
Available Credit	$4,667.20	Annual Percentage Rate	9.240%
Average Daily Balance	$250.34	Daily Periodic Rate	0.02531%
Interest Paid Year-To-Date	$4.00		

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE FEB-04 20 13
NAME LONE PALM R.V. PARK LLC
CHECKS 40.27
SUB TOTAL 40.27
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 40.27
⑆5454⑈0116⑆

Processed 02/04/13 $40.27

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE FEB-04 20 13
NAME LONE PALM
CASH 170.00
SUB TOTAL 170.00
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 170.00
LAUNDRY ⑆5454⑈0116⑆

Processed 02/04/13 $170.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE FEB-04 20 13
NAME LONE PALM STORAGE
CASH 120.00
CHECKS 110.00
SUB TOTAL 230.00
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 230.00
⑆5454⑈0116⑆

Processed 02/04/13 $230.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE FEB-05 20 13
NAME LONE PALM STORAGE
CASH 45.00
CHECKS 245.00
SUB TOTAL 290.00
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 290.00
⑆5454⑈0116⑆

Processed 02/05/13 $290.00

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE FEB-05 20 13
NAME LONE PALM RV. PARK LLC.
CHECKS 819.11
SUB TOTAL 819.11
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 819.11
⑆5454⑈0116⑆

Processed 02/05/13 $819.11

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE FEB-11 20 13
NAME LONE PALM RV. PARK
CASH 167.78
SUB TOTAL 167.78
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 167.78
⑆5454⑈0116⑆

Processed 02/11/13 $167.78

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 02/26 20 12
NAME LONE PALM RV. LLC.
CHECKS 119.59
SUB TOTAL 119.59
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 119.59
⑆5454⑈0116⑆

Processed 02/26/13 $119.59

NATIONAL BANK OF ARIZONA CHECKING DEPOSIT
DEPOSITED CHECKS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL
FOR DEPOSIT TO THE ACCOUNT OF
DATE 2-26 20 13
NAME LONE PALM STORAGES
CASH 70.00
CHECKS 150.00
SUB TOTAL 220.00
ACCOUNT NUMBER 0170004987
NET DEPOSIT $ 220.00
⑆5454⑈0116⑆

Processed 02/26/13 $220.00

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364
(928) 920-1567
1100
Date FEB-04-13
91-532/1221
Pay to the Order of LOWE'S $ 91.45
NINETY ONE & 45/100 Dollars
National Bank of Arizona
For Brock's Apt / Lone Palm #1
⑆122105320⑆ 0170004987⑈ 1100 ⑈0000009145⑈

Processed 02/07/13 $91.45 Ch# 1100

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364
(928) 920-1567
1101
Date FEB-04-13
91-532/1221
Pay to the Order of ROBERT OWEN $ 114.00
ONE HUNDRED FOURTEEN & NO/100 Dollars
National Bank of Arizona
For DEC-1043
⑆122105320⑆ 0170004987⑈ 1101

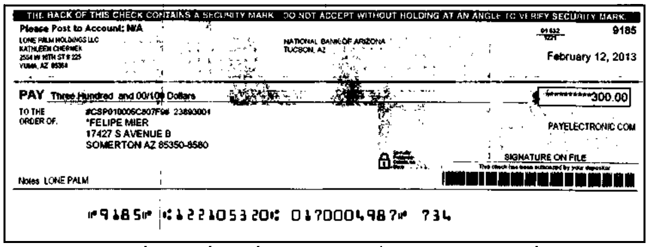
Processed 02/11/13 $114.00 Ch# 1101

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364
(928) 920-1567
1102
Date 2/8/13
91-532/1221
Pay to the Order of ORTIZ PEST CONTROL, INC. $ 450.00
FOUR HUNDRED FIFTY & NO/100 Dollars
National Bank of Arizona
For SPACE #1 INV# 49718
⑆122105320⑆ 0170004987⑈ 1102

Processed 02/14/13 $450.00 Ch# 1102

LONE PALM HOLDINGS, LLC
345 MAY AVENUE
YUMA, AZ. 85364
(928) 920-1567
1103
Date 01/19/2013
91-532/1221
Pay to the Order of WHITE SHEET $ 192.21
ONE HUNDRED NINETY TWO & 21/100 Dollars
National Bank of Arizona
For INV# 30023944
⑆122105320⑆ 0170004987⑈ 1103

Processed 02/21/13 $192.21 Ch# 1103



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 CHERNEK
2554 W 16TH ST # 225
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

91-532
1221

9185

February 12, 2013

PAY Three Hundred and 00/100 Dollars $ **********300.00

TO THE ORDER OF.
#CSP010006C807F9# 23893001
*FELIPE MIER
17427 S AVENUE B
SOMERTON AZ 85350-8580

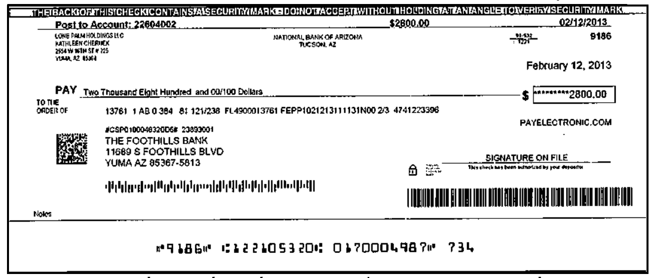
PAYELECTRONIC.COM

SIGNATURE ON FILE
This check has been authorized by your depositor

Notes LONE PALM

⑈9185⑈ ⑆122105320⑆ 0170004987⑈ 734

Processed 02/21/13 $300.00 Ch# 9185



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

Post to Account: 22604002 $2800.00 02/12/2013

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

NATIONAL BANK OF ARIZONA
TUCSON, AZ

91-532
1221

9186

February 12, 2013

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

TO THE ORDER OF
13761 1 AB 0 384 8! 121/238 FL4900013761 FEPP1021213111131N00 2/3 4741223396

PAYELECTRONIC.COM

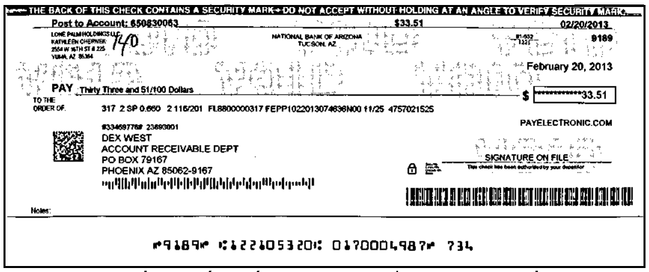
#CSP0100046320D6# 23893001
THE FOOTHILLS BANK
11689 S FOOTHILLS BLVD
YUMA AZ 85367-5813

SIGNATURE ON FILE
This check has been authorized by your depositor

Notes

⑈9186⑈ ⑆122105320⑆ 0170004987⑈ 734

Processed 02/19/13 $2800.00 Ch# 9186



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 02/20/2013

LONE PALM HOLDINGS LLC
KATHLEEN CHERNEK 140
2554 W 16TH ST # 225
YUMA, AZ 85364

NATIONAL BANK OF ARIZONA
TUCSON, AZ

91-532
1221

9189

February 20, 2013

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

TO THE ORDER OF.
317 2 SP 0.660 2 116/201 FL8800000317 FEPP1022013074636N00 11/25 4757021525

PAYELECTRONIC.COM

#334697768# 23893001
DEX WEST
ACCOUNT RECEIVABLE DEPT
PO BOX 79167
PHOENIX AZ 85062-9167

SIGNATURE ON FILE
This check has been authorized by your depositor

Notes:

⑈9189⑈ ⑆122105320⑆ 0170004987⑈ 734

Processed 02/26/13 $33.51 Ch# 9189