UNITED STATES BANKRUPTCY COURT

	DISTRICT OF	New Jersey	
In Re. CBRM Realty Inc.	§ § §	Case No. <u>25-15343</u> Lead Case No. <u>25-15343</u>	_
Debtor(s)			_
		⊠ Jointly Administered	
Monthly Operating Report		Chapter 11	-
Reporting Period Ended: 10/31/2025		Petition Date: 05/19/2025	
Months Pending: 6		Industry Classification: 5 3 1 3	
Reporting Method: Accrua	l Basis 💿	Cash Basis	
Debtor's Full-Time Employees (current):		0	
Debtor's Full-Time Employees (as of date of order f	for relief):	0	
Supporting Documentation (check all that are a few of pointly administered debtors, any required schedule statement of cash receipts and disbursement Balance sheet containing the summary and Statement of operations (profit or loss statement of aging Postpetition liabilities aging Statement of capital assets Schedule of payments to professionals Schedule of payments to insiders All bank statements and bank reconciliation Description of the assets sold or transferred	es must be provided on a rents detail of the assets, liablement) ns for the reporting per	oilities and equity (net worth) or deficit	
/s/ Andrew Zatz Signature of Responsible Party 11/21/2025 Date	Pri: 122 Nev	drew Zatz nted Name of Responsible Party 21 Avenue of the Americas w York, NY 10020-1095 dress	_

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefor 1320.4(a)(2) applies.



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Debtor's Name CBRM Realty Inc.

Case No. 25-15343

Par	rt 1: Cash Receipts and Disbursements	Current Month	Cumulative
a.	Cash balance beginning of month	\$76,183	
b.	Total receipts (net of transfers between accounts)	\$299	\$3,327,182
c.	Total disbursements (net of transfers between accounts)	\$0	\$850,145
d.	Cash balance end of month (a+b-c)	\$76,482	
e.	Disbursements made by third party for the benefit of the estate	\$0	\$0
f.	Total disbursements for quarterly fee calculation (c+e)	\$0	\$850,145
Par	rt 2: Asset and Liability Status	Current Month	
	ot generally applicable to Individual Debtors. See Instructions.)	Current Month	
a.	Accounts receivable (total net of allowance)	\$0	_
b.	Accounts receivable over 90 days outstanding (net of allowance)	\$0	
c.	Inventory (Book Market Other (attach explanation))	\$0	
d	Total current assets	\$0	
e.	Total assets	\$0	
f.	Postpetition payables (excluding taxes)	\$9,705,162	
g.	Postpetition payables past due (excluding taxes)	\$0	
h.	Postpetition taxes payable	\$0	
i.	Postpetition taxes past due	\$0	
j.	Total postpetition debt (f+h)	\$9,705,162	
k.	Prepetition secured debt	\$0	
l.	Prepetition priority debt		
m.	Prepetition unsecured debt	\$220,685,000	
n.	Total liabilities (debt) (j+k+l+m)	\$230,390,162	
	Ending equity/net worth (e-n)	\$-230,390,162	
0.	Ending equity/net worth (e-n)	Ş-230,330,102	
Pa	rt 3: Assets Sold or Transferred	Current Month	Cumulative
a.	Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b.	Total payments to third parties incident to assets being sold/transferred		
	outside the ordinary course of business Net cash proceeds from assets sold/transferred outside the ordinary		\$0
c.	course of business (a-b)	\$0	\$0
Par	rt 4: Income Statement (Statement of Operations)	Current Month	Cumulative
(No	ot generally applicable to Individual Debtors. See Instructions.)		
a.	Gross income/sales (net of returns and allowances)	\$0	
b.	Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
с.	Gross profit (a-b)	\$0	
d.	Selling expenses	\$0	
e.	General and administrative expenses		
f.	Other expenses	\$0	
g.	Depreciation and/or amortization (not included in 4b)	\$0	
h.	Interest		
i.	Taxes (local, state, and federal)	\$0	
J. 1.	Reorganization items	80	60
k.	Profit (loss)		\$0

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Debtor's Name CBRM Realty Inc.

Case No. 25-15343

		ssional Fees and Expenses		A d	A	Paid Current	Paid
				Approved Current Month	Approved Cumulative	Month	Cumulative
a.	Debto	Debtor's professional fees & expenses (bankruptcy) Aggregate Total		\$0	\$21,444	\$0	\$21,444
	Itemiz	ed Breakdown by Firm					
		Firm Name	Role				
	i	White and Case LLP	Co-Counsel	\$0	\$0	\$0	\$0
	ii	Dundon Advisers LLC	Financial Professional	\$0	\$0	\$0	\$0
	iii	Ken Rosen Advisors PC	Co-Counsel	\$0	\$0	\$0	\$0
	iv	Kurtzman Carson Consultants	Other	\$0	\$21,444	\$0	\$21,444
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	viii						
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Debtor's Name CBRM Realty Inc.

Case No. 25-15343

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				Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
b.	Debto	Debtor's professional fees & expenses (nonbankruptcy) Aggregate Total		\$0	\$0	\$0	\$0
	Itemiz	Itemized Breakdown by Firm					
		Firm Name	Role				
	i			\$0	\$0	\$0	\$0
	ii						
	iii						
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	c						
c.	All professional fees and expenses (debtor & committees)			\$0	\$21,444	\$0	\$21,444

Pa	art 6: Postpetition Taxes		Curi	rent Month		Cumulative
a.	Postpetition income taxes accrued (local, state, and	federal)			\$0	\$0
b.	Postpetition income taxes paid (local, state, and fede	eral)			<u>\$0</u>	\$0
c.	Postpetition employer payroll taxes accrued				\$0	\$0
d.	Postpetition employer payroll taxes paid		-		\$0	\$0
e.	Postpetition property taxes paid		-		\$0	\$0
f.	Postpetition other taxes accrued (local, state, and fed	deral)	-		\$0	\$0
g.	Postpetition other taxes paid (local, state, and federa	al)			\$0	\$0
Pa	art 7: Questionnaire - During this reporting period:					
a.	Were any payments made on prepetition debt? (if ye	es, see Instructions)	Yes 🔘	No 💿		
b.	Were any payments made outside the ordinary courwithout court approval? (if yes, see Instructions)	rse of business	Yes 🔿	No 💿		
c.	Were any payments made to or on behalf of insiders	s?	Yes \bigcirc	No 💿		
d.	Are you current on postpetition tax return filings?		Yes •	No 🔘		
e.	Are you current on postpetition estimated tax paymo	ents?	Yes •	No 🔘		
f.	Were all trust fund taxes remitted on a current basis	?	Yes (•	No 🔿		
g.	Was there any postpetition borrowing, other than tra (if yes, see Instructions)	rade credit?	Yes	No 💿		
h.	Were all payments made to or on behalf of professio the court?	onals approved by	Yes •	No O N	′A (
i.	Do you have: Worker's compensation insur	rance?	Yes \bigcirc	No 💿		
	If yes, are your premium	s current?	Yes \bigcirc	No O N	'Α ⑤	(if no, see Instructions)
	Casualty/property insurance?	?	Yes	No 🔘		
	If yes, are your premium	s current?	Yes •	No O N	'A ((if no, see Instructions)
	General liability insurance?		Yes •	No 🔘		
	If yes, are your premium	s current?	Yes •	No O N	'A ((if no, see Instructions)
j.	Has a plan of reorganization been filed with the cour	rt?	Yes •	No 🔘		
k.	Has a disclosure statement been filed with the court?	?	Yes (•	No 🔿		
l.	Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930?		Yes •	No 🔿		

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Debtor's Name CBRM Realty Inc.

Case No. 25-15343

D.	(0 T 1	
Par	t 8: Individual Chapter 11 Debtors (Only)	
a.	Gross income (receipts) from salary and wages	\$0
b.	Gross income (receipts) from self-employment	\$0
c.	Gross income from all other sources	\$0
d.	Total income in the reporting period (a+b+c)	\$0
e.	Payroll deductions	\$0
f.	Self-employment related expenses	\$0
g.	Living expenses	\$0
h.	All other expenses	<u> </u>
i.	Total expenses in the reporting period (e+f+g+h)	\$0
j.	Difference between total income and total expenses (d-i)	\$0
k.	List the total amount of all postpetition debts that are past due	\$0
l.	Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)?	Yes O No •
m.	If yes, have you made all Domestic Support Obligation payments?	Yes ○ No ○ N/A •
§§ U.S the pro- nee enf for Off Fed- eo/	Privacy Act Statement U.S.C. § 589b authorizes the collection of this information, and provision 704, 1106, and 1107. The United States Trustee will use this information 5.C. § 1930(a) (6). The United States Trustee will also use this information bankruptcy system, including the likelihood of a plan of reorganization be becuted in good faith. This information may be disclosed to a bankruptcy eded to perform the trustee's or examiner's duties or to the appropriate fector or examiner agency when the information indicates a violation or potential routine purposes. For a discussion of the types of routine disclosures that fice for United States Trustee's systems of records notice, UST-001, "Bankd. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained the rules of the regulations of the United States Trustee. 11 U.S.C. § 11 when the provide this information could be a state of the types of the United States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 11 U.S.C. § 11 when the united States Trustee. 12 U.S.C. § 11 when the united States Trustee. 13 U.S.C. § 11 when the united States Trustee. 14 U.S.C. § 11 when the united States Trustee. 15 U.S.C. § 11 when the united States Trustee. 16 U.S.C. § 11 when the united States Trustee. 17 U.S.C. § 11 when the united States Trustee. 18 U.S.C. § 11 when the united States Trustee. 19 U.S.C. § 11 when the united States Trustee. 19 U.S.C. § 11 when the united States Trustee. 19 U.S.C. § 11 when the united States Trustee. 19 U.S.C. § 11 when the united States Trustee. 19 U.S.C. § 11 when the united States Trustee. 19 U.S.C. § 11 when the united States Trustee in the united States Trustee	to calculate statutory fee assessments under 28 to evaluate a chapter 11 debtor's progress through being confirmed and whether the case is being by trustee or examiner when the information is deral, state, local, regulatory, tribal, or foreign law violation of law. Other disclosures may be made a may be made, you may consult the Executive ruptcy Case Files and Associated Records." See 71 d at the following link: http://www.justice.gov/ust/esult in the dismissal or conversion of your
	eclare under penalty of perjury that the foregoing Monthly Oper cumentation are true and correct and that I have been authorized	

Elizabeth LaPuma

11/21/2025

Date

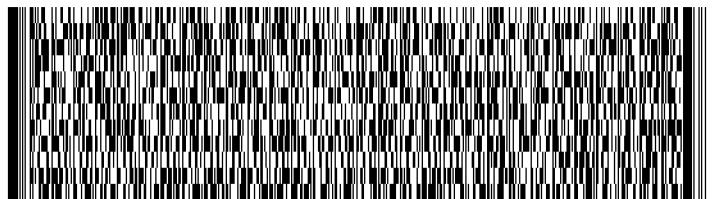
Printed Name of Responsible Party

/s/ Elizabeth LaPuma

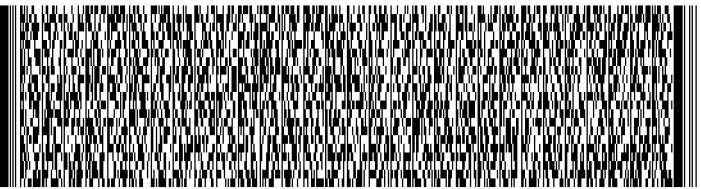
Signature of Responsible Party

Independent Fiduciary

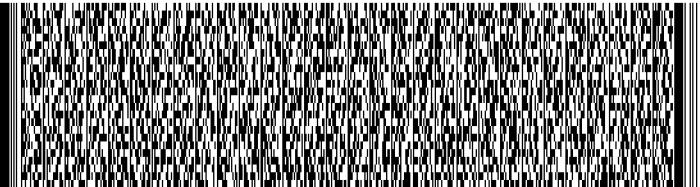
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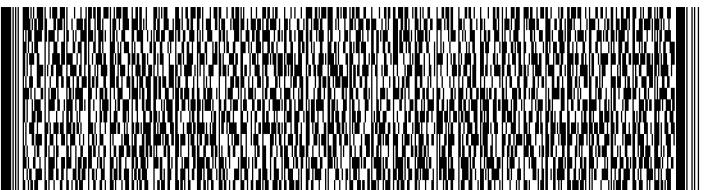
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Debtor's Name CBRM Realty Inc.

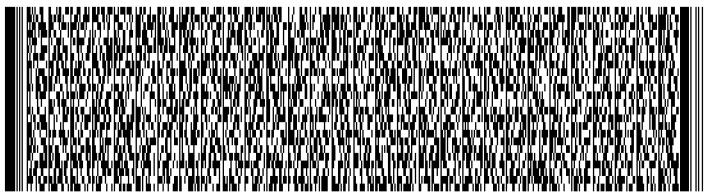
Case No. 25-15343

Bankruptcy1to50

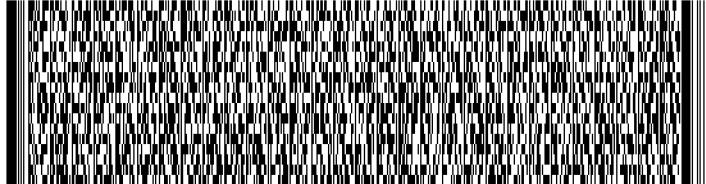
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NonBankruptcy1to50

NonBankruptcy51to100



PageThree



PageFou

Return Service Requested

CBRM REALTY INC
CH 11 DIP CASE# 25-15343
UTILITIES ACCOUNT
100 FRANKLIN SQUARE DR SUITE 401
SOMERSET NJ 08873-4174

Last statement: September 30, 2025 This statement: October 31, 2025 Total days in statement period: 31

Page 1 of 2 XXXXXX8367 (0)

Direct inquiries to: 877-476-2265

Western Alliance Bank 450 B Street Ste 150 San Diego CA 92101

NEVER VISIT A WEBSITE OR CLICK A LINK PROVIDED BY AN UNSOLICITED CALLER TO BE FROM ALLIANCE BANK. CLAIMING WESTERN **FRAUDSTERS** IMPERSONATE **BANK** REPRESENTATIVES TO TRICK YOU INTO REVEALING SENSITIVE INFORMATION. WESTERN ALLIANCE BANK WILL NEVER INITIATE WITH YOU TO ASK FOR YOUR ONLINE BANKING CREDENTIALS, ASK CONTACT YOU TO LOG INTO YOUR ACCOUNT, OR SEND A LINK TO HELP RESOLVE A PROBLEM. REPORT FRAUD TO (888) 995-2265.

Hybrid Business Checking

Account number	XXXXXX8367	Beginning balance	\$66,986.78
Low balance	\$66,986.78	Total additions	136.61
Average balance	\$67,035.25	Total subtractions	.00
Avg collected balance	\$67,035	Ending balance	\$67,123.39

CREDITS

Date	Description	Additions Additions
10-21	' Interest	136.61

INTEREST ON EXCESS EARNINGS CREDIT FROM 09/30/25

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	66,986.78	10-21	67,123.39		

^{**} No activity this statement period **

Return Service Requested

CBRM REALTY INC October 31, 2025 Page 2 of 2 XXXXXX8367

OVERDRAFT/RETURN 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

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

REFORE VALUETARY

NOT CHA		O ACCOU			52.0		o o i zaci
No. \$					PLEASE BE SURE YOU HAVE ENT TRANSACTIONS SHOWN ON THE		YOUR REGISTER ALL AUTOMATIC OF YOUR STATEMENT.
			F		YOU SHOULD HAVE ADDED IF ANY OCCURRED:		YOU SHOULD HAVE SUB- TRACTED IF ANY OCCURRED:
			+	1	1. Loan Advances	1.	Automatio loam payments.
				1	2. Credit Memos	2	Automatio Bavings transfers.
				1	8. Other Automatio Deposits	8.	Service charges.
				1	4. Interest Paid	4	Debit memos.
						5.	Other automatio deductions and payments.
			+		BALANCE SHOWN ON THIS STATEMENT		
			\top	1	ADD		
				1	DEPOSITS NOT SHOWN		
			\top	1	ON THIS STATEMENT (IF ANY)		
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	TOTAL	\$	+	4			

Please examine immediately and report if incorrect. If no reply is received within 30 days the account will be considered correct.

The following notice regarding Electronic Transfers applies to Consumer Accounts only.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the telephone number or address located on the front of this statement as soon as you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number (if any).
- 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.

 Tell us the dollar amount of the suspected error.

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.

YOUR DEMAND DEPOSIT LOAN ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

This is a summary of your rights: a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Your Demand Deposit Loan Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Accounts and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DEMAND DEPOSIT LOAN

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

(1) Your name and account number.

(1) Your name and account number.
(2) The dollar amount of the suspected error.
(3) Describe the error and explain, if you can, why you believe there is an error. If you need more information describe the item you are unsure about.
You do not have to pay any money in question, while we are investigating, but are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Paramet Describe the and unpaid Describe the amount you guestion. We figure a portion of the FINANCE CHARGE on your Demand Deposit Loan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and unpaid FINANCE CHARGES. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Demand Deposit Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second the principal loan balance outstanding in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account loan transactions.

Send payments and inquiries to the address shown on the front of this bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.

Return Service Requested

CBRM REALTY INC
CH 11 DIP CASE# 25-15343
PROFESSIONAL FEE ACCOUNT
100 FRANKLIN SQUARE DR SUITE 401
SOMERSET NJ 08873-4174

Last statement: September 30, 2025 This statement: October 31, 2025 Total days in statement period: 31

Page 1 of 2 XXXXXX9686 (0)

Direct inquiries to: 877-476-2265

Western Alliance Bank 450 B Street Ste 150 San Diego CA 92101

NEVER VISIT A WEBSITE OR CLICK A LINK PROVIDED BY AN UNSOLICITED CALLER CLAIMING TO BE FROM WESTERN FRAUDSTERS ALLIANCE BANK. IMPERSONATE BANK REPRESENTATIVES TO TRICK YOU INTO REVEALING SENSITIVE INFORMATION. WESTERN ALLIANCE BANK WILL NEVER INITIATE CONTACT WITH YOU TO ASK FOR YOUR ONLINE BANKING CREDENTIALS, ASK YOU TO LOG INTO YOUR ACCOUNT, OR SEND A LINK TO HELP RESOLVE A PROBLEM. REPORT FRAUD TO (888) 995-2265.

Hybrid Business Checking

Account number	XXXXXX9686	Beginning balance	\$9,196.12
Low balance	\$8,196.12	Total additions	162.85
Average balance	\$8,770.03	Total subtractions	1,000.00
Avg collected balance	\$8,770	Ending balance	\$8,358.97

DEBITS

Date	Description	Subtractions
10-17	' Online Transfer Dr	1,000.00
	REF 2900548L FUNDS TRANSFER TO DEP XXXXXX9542	
	FROM MIN BALANCE SWEEP	

CREDITS

Date	Description	Additions
10-21	' Interest	162.85

INTEREST ON EXCESS EARNINGS CREDIT FROM 09/30/25

Return Service Requested

CBRM REALTY INC October 31, 2025 Page 2 of 2 XXXXXX9686

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
09-30	9,196.12	<u>10-17</u>	8,196.12	10-21	8,358.97

OVERDRAFT/RETURN 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

THIS FORM IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

REFORE VALUETARY

NOT CHA		O ACCOU			52.0		o o i zaci
No. \$					PLEASE BE SURE YOU HAVE ENT TRANSACTIONS SHOWN ON THE		YOUR REGISTER ALL AUTOMATIC OF YOUR STATEMENT.
			F		YOU SHOULD HAVE ADDED IF ANY OCCURRED:		YOU SHOULD HAVE SUB- TRACTED IF ANY OCCURRED:
			+	1	1. Loan Advances	1.	Automatio loam payments.
				1	2. Credit Memos	2	Automatio Bavings transfers.
			\top	1	8. Other Automatio Deposits	8.	Service charges.
				1	4. Interest Paid	4	Debit memos.
						5.	Other automatio deductions and payments.
			+		BALANCE SHOWN ON THIS STATEMENT		
			\top	1	ADD		
				1	DEPOSITS NOT SHOWN		
			\top	1	ON THIS STATEMENT (IF ANY)		
			\top	1			
			\top	1			
			\top	1			
			\top	1	TOTAL		
			\top	1	SUBTRACT		
				1			
				Þ	WITHDRAWALS OUTSTANDING		
				П			
					BALANCE	\$	
			+	$\ \ $	SHOULD AGREE WITH YOUR REG	жтт	
			+	\prod	BALANCE AFTER DEDUCTING SE (IF ANY) SHOWN ON THIS STATE)	RMCEC	HARGE
	TOTAL	\$	+	4			

Please examine immediately and report if incorrect. If no reply is received within 30 days the account will be considered correct.

The following notice regarding Electronic Transfers applies to Consumer Accounts only.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone or write us at the telephone number or address located on the front of this statement as soon as you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number (if any). 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.

 Tell us the dollar amount of the suspected error.

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.

YOUR DEMAND DEPOSIT LOAN ACCOUNT SUMMARY OF RIGHTS IS OUTLINED BELOW

This is a summary of your rights: a full statement of your rights and our responsibilities under the Federal Fair Credit Billing Act will be sent to you both upon request and in response to a billing error notice.

Your Demand Deposit Loan Account is operated in conjunction with your Demand Deposit Account. Any charges for your checking account will be made to the Demand Deposit Accounts and they will be the same charges as are made for Demand Deposit Accounts not operated in conjunction with Demand Deposit Loan Accounts. The following information thus applies only to loans made to you under your Demand Deposit Account line of credit.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DEMAND DEPOSIT LOAN

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address located on the front of this bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

(1) Your name and account number.

(1) Your name and account number.
(2) The dollar amount of the suspected error.
(3) Describe the error and explain, if you can, why you believe there is an error. If you need more information describe the item you are unsure about.
You do not have to pay any money in question, while we are investigating, but are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Paramet Describe the and unpaid Describe the amount you guestion. We figure a portion of the FINANCE CHARGE on your Demand Deposit Loan Account by applying the daily periodic rate(s) to the "Daily Balance" of your account for the billing cycle. To get the "Daily Balance" we take the beginning balance of your account each day, add any new advances and subtract any payments or credits and unpaid FINANCE CHARGES. This gives us the daily balance.

The minimum periodic payment required is shown on the front of this bill. You may pay off your Demand Deposit Loan Account loan balance at any time, or make voluntary additional payments. Payments shall be applied, first to any unpaid FINANCE CHARGES, and second the principal loan balance outstanding in your Demand Deposit Loan Account. Periodic statements may be sent to you at the end of each billing cycle showing your Demand Deposit Loan Account loan transactions.

Send payments and inquiries to the address shown on the front of this bill.

NOTE: Payments received after close of business shall be deemed received on the following business day for purposes of crediting your account.