

E FILED ON 4/18/14
THOMAS E. CROWE, ESQ.
THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION
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Las Vegas, Nevada 89146
(702) 794-0373
Attorney for Debtors-in-possession
Nevada State Bar no. 3048

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

* * * * *

In re:)	BANKRUPTCY NUMBER:
)	BK-S-11-27072-LBR
DON HOLBROOK and)	Chapter 11
LAURIE HOLBROOK,)	
)	
Debtors.)	
_____)	

MONTHLY OPERATING REPORT

The above mentioned Debtors hereby submit, by and through their attorney,
THOMAS E. CROWE, ESQ., the monthly operating report for the period ending February, 2014.

DATED this 18th day of April, 2014.

THOMAS E. CROWE PROFESSIONAL
LAW CORPORATION

By /s/ THOMAS E. CROWE
THOMAS E. CROWE, ESQ.
2830 S. Jones Blvd. # 3
Las Vegas, NV 89146
Attorney for Debtors-
in-possession

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: HOLBROOK, DON & LAURIE

Case No. 2:11-bk-27072

**CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)**

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 02/28/14PETITION DATE: 10/31/11

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).

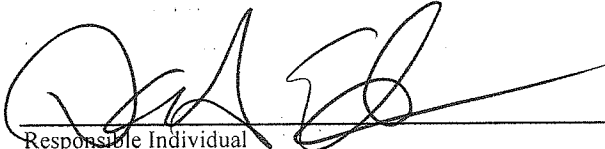
Dollars reported in \$1

	End of Current Month	End of 07/13	As of Petition Filing
2. Asset and Liability Structure			
a. Current Assets	\$40	(\$9)	
b. Total Assets	\$647,040	\$646,991	\$650,000
c. Current Liabilities	\$0	\$0	
d. Total Liabilities	\$558,410	\$558,410	\$558,410
			Cumulative (Case to Date)
3. Statement of Cash Receipts & Disbursements for Month	Current Month	Prior Month	
a. Total Receipts	\$11,135	\$10,835	\$185,066
b. Total Disbursements	\$11,742	\$10,857	\$188,026
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)	(\$607)	(\$22)	(\$2,960)
d. Cash Balance Beginning of Month	\$647	\$12	\$3,000
e. Cash Balance End of Month (c + d)	\$40	(\$10)	\$40
			Cumulative (Case to Date)
4. Profit/(Loss) from the Statement of Operations	Current Month	Prior Month	
	N/A	N/A	N/A
5. Account Receivables (Pre and Post Petition)	\$0		
6. Post-Petition Liabilities	\$0		
7. Past Due Post-Petition Account Payables (over 30 days)	\$0		

At the end of this reporting month:

- | | <u>Yes</u> | <u>No</u> |
|---|------------|-----------|
| 8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) | | |
| 10. If the answer is yes to 8 or 9, were all such payments approved by the court? | | |
| 11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) | | |
| 12. Is the estate insured for replacement cost of assets and for general liability? | | |
| 13. Are a plan and disclosure statement on file? | | |
| 14. Was there any post-petition borrowing during this reporting period? | | |
| 15. Check if paid: Post-petition taxes <u> </u> ; U.S. Trustee Quarterly Fees <u> </u> ; Check if filing is current for: Post-petition tax reporting and tax returns: <u> </u> .
(Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.) | | |

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 4/16/14

 Responsible Individual

BALANCE SHEET
 (Small Real Estate/Individual Case)
 For the Month Ended 02/28/14

		Check if Exemption Claimed on Schedule C	Market Value
Assets			
Current Assets			
1	Cash and cash equivalents (including bank accts., CDs, etc.)		\$40
2	Accounts receivable (net)		
3	Retainer(s) paid to professionals		
4	Other: _____		
5	_____		
6	Total Current Assets		\$40
Long Term Assets (Market Value)			
7	Real Property (residential)		
8	Real property (rental or commercial)		\$600,000
9	Furniture, Fixtures, and Equipment	X(\$5,000.00)	\$6,800
10	Vehicles	X(\$15,000.00)	\$37,700
11	Partnership interests		
12	Interest in corporations		
13	Stocks and bonds		\$2,500
14	Interests in IRA, Keogh, other retirement plans		
15	Other: _____		
16	_____		
17	Total Long Term Assets		\$647,000
18	Total Assets		\$647,040
Liabilities			
Post-Petition Liabilities			
Current Liabilities			
19	Post-petition not delinquent (under 30 days)		
20	Post-petition delinquent other than taxes (over 30 days)		
21	Post-petition delinquent taxes		
22	Accrued professional fees		
23	Other: _____		
24	_____		
25	Total Current Liabilities		\$0
26	Long-Term Post Petition Debt		
27	Total Post-Petition Liabilities		\$0
Pre-Petition Liabilities (allowed amount)			
28	Secured claims (residence)		\$367,400
29	Secured claims (other)		
30	Priority unsecured claims		\$148,200
31	General unsecured claims		\$42,810
32	Total Pre-Petition Liabilities		\$558,410
33	Total Liabilities		\$558,410
Equity (Deficit)			
34	Total Equity (Deficit)		\$88,630
35	Total Liabilities and Equity (Deficit)		\$647,040

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals, familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET**Schedule A
Rental Income Information****List the Rental Information Requested Below By Properties (For Rental Properties Only)**

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	2033 MUNDYS LANDING	2230 N PALO VERDE	15 WOODFORD CITY
2 Scheduled Gross Rents	\$0		
Less:			
3 Vacancy Factor			
4 Free Rent Incentives			
5 Other Adjustments	\$181		
6 Total Deductions	\$181	\$0	\$0
7 Scheduled Net Rents	(\$181)	\$0	\$0
8 Less: Rents Receivable (2)			
9 Scheduled Net Rents Collected (2)	(\$181)	\$0	\$0

(2) To be completed by cash basis reporters only.

**Schedule B
Recapitulation of Funds Held at End of Month**

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	MOHAVE ST BANK	CHASE	CHASE
11 Account No.	310601010	000000968437095	2900178274
12 Account Purpose	GENERAL	DIP	DIP
13 Balance, End of Month	\$0	\$40	\$0
14 Total Funds on Hand for all Accounts	\$40		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS**Increase/(Decrease) in Cash and Cash Equivalents****For the Month Ended 02/28/14**

		<u>Actual Current Month</u>	<u>Cumulative (Case to Date)</u>
Cash Receipts			
1	Rent/Leases Collected	\$0	\$6,660
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders	\$11,135	\$173,216
6	Capital Contributions		
7	INSURANCE (FLOOD DAMAGE)		\$5,190
8			
9			
10			
11			
12	Total Cash Receipts	\$11,135	\$185,066
Cash Disbursements			
13	Selling		
14	Administrative	\$0	\$3,959
15	Capital Expenditures		
16	Principal Payments on Debt	\$0	\$2,795
17	Interest Paid		
	Rent/Lease:		
18	Personal Property		
19	Real Property		
	Amount Paid to Owner(s)/Officer(s)		
20	Salaries		
21	Draws	\$11,561	\$167,771
22	Commissions/Royalties		
23	Expense Reimbursements	\$0	\$3,200
24	Other		
25	Salaries/Commissions (less employee withholding)		
26	Management Fees	\$181	\$2,538
	Taxes:		
27	Employee Withholding		
28	Employer Payroll Taxes		
29	Real Property Taxes		
30	Other Taxes		
31	Other Cash Outflows:		
32	HOA		
33	UTILITIES	\$0	\$1,267
34	REPAIRS	\$0	\$6,352
35	INSURANCE		\$144
36			
37	Total Cash Disbursements:	\$11,742	\$188,026
38	Net Increase (Decrease) in Cash	(\$607)	(\$2,960)
39	Cash Balance, Beginning of Period	\$647	\$3,000
40	Cash Balance, End of Period	\$40	\$40

February 2014 Hochhook
Don / Laurie

Utilities
Pool / Pest / Gas / water / Electric = \$ 1931.⁷⁵

Property Mgt - 181.⁰⁰

Insurance - 293.³⁷

School Meadows = 708.⁰⁰

Target - 189.⁸⁶ + 212.⁷⁸ = \$ 402.⁶⁴

Past Bills make payments on - 151.⁰⁰

Online payment return - 75.⁰⁰ (Credit)

Borrowed \$ 1000.⁰⁰ against return
State Farm

Income - 9,064.⁸⁷

Transfers from - 1283 - 90.⁰⁰

Transfers from - 8274 - 740.⁰⁰

Transfer from - 4936 - 85.⁰⁰

Transfers to - 1283 = \$ 1950 -

8274 = 2598.⁰⁰

8730 = 382.⁰⁰

9582 = 38.⁰⁰

2750 = 85.⁰⁰



JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

February 01, 2014 through February 28, 2014

Account Number: **000000968437095**

00522432 1 AV 0.381



00522432 DRE 703 144 06014 NNNNNNNNNN T 1 000000000 61 0000 T 1925606 P56824

LAURIE AND DON HOLBROOK DIP
DEBTOR IN POSSESSION
CASE #
9200 DALMAHOY PL
LAS VEGAS NV 89145-8721

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
Service Center: **1-800-242-7338**
Deaf and Hard of Hearing: **1-800-242-7383**
Para Espanol: **1-888-622-4273**
International Calls: **1-713-262-1679**



CHECKING SUMMARY

Chase BusinessSelect Checking

	INSTANCES	AMOUNT
Beginning Balance		\$647.21
Deposits and Additions	13	11,134.87
Checks Paid	1	- 75.00
Electronic Withdrawals	86	- 10,277.32
Fees and Other Withdrawals	3	- 1,390.00
Ending Balance	103	\$39.76

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
02/05	Deposit	\$80.00
02/07	Bluegreen Payroll PPD ID: 1030300793	741.29
02/11	State Farm Life Cash Trans PPD ID: 9006202000	1,000.00
02/12	Credit Return: Online Payment 3724777138 To Gary Lutz	75.00
02/13	Richmont North A Direct Dep PPD ID: 9111111103	889.62
02/14	Bluegreen Payroll PPD ID: 1030300793	1,371.53
02/18	Online Transfer From Chk ...4936 Transaction#: 3755101199	85.00
02/19	Online Transfer From Chk ...8274 Transaction#: 3760706736	740.00
02/21	Bluegreen Payroll PPD ID: 1030300793	636.89
02/26	Online Transfer From Chk ...1283 Transaction#: 3773171928	90.00
02/27	Richmont North A Direct Dep PPD ID: 9111111103	1,176.52
02/27	Richmont North A Direct Dep PPD ID: 9111111103	878.04
02/28	Bluegreen Payroll PPD ID: 1030300793	3,370.98
Total Deposits and Additions		\$11,134.87



February 01, 2014 through February 28, 2014

Account Number: 000000968437095

CHECKS PAID

CHECK NO.	DESCRIPTION	DATE PAID	AMOUNT
3756 ^		02/18	\$75.00
Total Checks Paid			\$75.00

If you see a description in the Checks Paid section, it means that we received only electronic information about the check, not the original or an image of the check. As a result, we're not able to return the check to you or show you an image.

^ An image of this check may be available for you to view on Chase.com.

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/03	02/01 Online Transfer To Chk ...1283 Transaction#: 3726908679	\$140.00 ✓
02/03	02/01 Online Transfer To Chk ...8274 Transaction#: 3726909802	20.00 ✓
02/03	02/01 Online Transfer To Chk ...1283 Transaction#: 3727740089	60.00 ✓
02/03	02/02 Online Transfer To Chk ...1283 Transaction#: 3729648465	50.00 ✓
02/03	02/03 Online Transfer To Chk ...8730 Transaction#: 3730674435	50.00 ✓
02/03	02/03 Online Transfer To Chk ...1283 Transaction#: 3731844294	7.00 ✓
02/03	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	20.10 ✓
02/03	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	20.00 ✓
02/04	02/04 Online Transfer To Chk ...1283 Transaction#: 3733283815	60.00 ✓
02/04	02/04 Online Transfer To Chk ...1283 Transaction#: 3733672250	15.00 ✓
02/04	Discover Phone Pay PPD ID: 6510020270	141.00 ✓
02/05	02/05 Online Transfer To Chk ...1283 Transaction#: 3734199007	40.00 ✓
02/05	02/05 Online Transfer To Chk ...1283 Transaction#: 3734670585	10.00 ✓
02/07	02/07 Online Transfer To Chk ...8730 Transaction#: 3738026419	40.00 ✓
02/07	02/07 Online Transfer To Chk ...1283 Transaction#: 3738027799	50.00 ✓
02/07	02/07 Online Payment 3739140692 To NV Energy South	200.00 ✓
02/07	02/07 Online Payment 3739140685 To Lake Havasu City Utility Bills	121.40 ✓
02/07	02/07 Online Payment 3739140674 To City of Las Vegas Sewer Services	59.15 ✓
02/07	02/07 Online Payment 3739140677 To Dorek Williams	40.00 ✓
02/07	02/07 Online Payment 3739140701 To Protection One	39.19 ✓
02/07	02/07 Online Payment 3739140719 To Senske	32.00 ✓
02/10	02/08 Online Transfer To Chk ...1283 Transaction#: 3741826238	90.00 ✓
02/10	02/09 Online Transfer To Ppx ...9528 Transaction#: 3742095725	6.00 ✓
02/10	02/09 Online Transfer To Chk ...1283 Transaction#: 3742358979	130.00 ✓
02/10	02/09 Online Transfer To Chk ...1283 Transaction#: 3742666337	20.00 ✓
02/10	02/10 Online Transfer To Ppx ...9528 Transaction#: 3744068898	5.00 ✓
02/11	02/11 Online Transfer To Chk ...1283 Transaction#: 3745794590	120.00 ✓
02/11	02/11 Online Transfer To Chk ...1283 Transaction#: 3746343597	10.00 ✓
02/13	02/13 Online Transfer To Chk ...1283 Transaction#: 3749244030	200.00 ✓
02/13	02/13 Online Transfer To Chk ...8730 Transaction#: 3749295885	50.00 ✓
02/13	02/13 Online Payment 3749669034 To Terra West Property Management	181.00 ✓
02/13	02/13 Online Payment 3749669029 To Southwest Gas Corporation	138.00 ✓
02/13	02/13 Online Payment 3749669023 To NV Energy South	127.27 ✓
02/13	02/13 Online Payment 3749668999 To Centurylink	75.00 ✓
02/13	02/13 Online Payment 3749669040 To Todd McGraw Pool Service	75.00 ✓
02/13	02/13 Online Payment 3749669011 To Lake Havasu City Utility Bills	40.75 ✓
02/13	02/13 Online Payment 3749669007 To Clark County Collections	10.00 ✓



February 01, 2014 through February 28, 2014

Account Number: 000000968437095

ELECTRONIC WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
02/13	02/13 Online Transfer To Chk ...8274 Transaction#: 3750292582	70.00
02/13	02/13 Online Transfer To Chk ...1283 Transaction#: 3750380263	30.00
02/14	02/14 Online Transfer To Sav ...2750 Transaction#: 3751805441	85.00
02/14	02/14 Online Transfer To Chk ...8274 Transaction#: 3751807206	558.00
02/14	02/14 Online Transfer To Chk ...1283 Transaction#: 3752302131	100.00
02/14	02/14 Online Transfer To Chk ...1283 Transaction#: 3752442193	150.00
02/14	02/14 Online Transfer To Chk ...8730 Transaction#: 3752867472	100.00
02/14	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	51.68
02/18	02/16 Online Transfer To Chk ...1283 Transaction#: 3755099480	202.00
02/18	02/18 Online Transfer To Ppx ...9528 Transaction#: 3758966083	10.00
02/18	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	85.06
02/18	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	36.04
02/20	13272 The Meadow Cash Trans PPD ID: 1942795420	608.00
02/20	Phlvariableinsco Allpayment PPD ID: 9173049002	129.88
02/21	02/21 Online Transfer To Ppx ...9528 Transaction#: 3762953065	12.00
02/21	02/21 Online Transfer To Chk ...8730 Transaction#: 3764193778	46.00
02/21	02/21 Online Transfer To Chk ...1283 Transaction#: 3764195092	100.00
02/21	02/21 Online Transfer To Chk ...1283 Transaction#: 3765438024	80.00
02/21	02/21 Online Transfer To Chk ...1283 Transaction#: 3765536069	20.00
02/24	02/22 Online Transfer To Chk ...1283 Transaction#: 3766753800	11.00
02/24	02/22 Online Transfer To Chk ...1283 Transaction#: 3766857331	50.00
02/24	02/22 Online Transfer To Chk ...8730 Transaction#: 3766864029	26.00
02/24	State Farm Ro 27 Sfpp PPD ID: 9000307001	81.00
02/24	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	67.90
02/25	02/25 Online Transfer To Chk ...1283 Transaction#: 3769846493	25.00
02/25	02/25 Online Transfer To Chk ...1283 Transaction#: 3770946413	20.00
02/25	02/25 Online Transfer To Chk ...8730 Transaction#: 3771112282	20.00
02/26	02/26 Online Transfer To Ppx ...9528 Transaction#: 3773088470	10.00
02/26	Geico Prem Coll PPD ID: 3530075853	82.49
02/27	02/27 Online Payment 3774387015 To Todd Mcgraw Pool Service	180.00
02/27	02/27 Online Transfer To Chk ...1283 Transaction#: 3774442716	100.00
02/27	02/27 Online Transfer To Chk ...8730 Transaction#: 3774443947	50.00
02/27	02/27 Online Payment 3774460816 To Uns Electric Inc	253.65
02/27	02/27 Online Payment 3774460772 To Centurylink	159.00
02/27	02/27 Online Payment 3774460788 To Lake Havasu City Utility Bills	128.35
02/27	02/27 Online Payment 3774460805 To Senske	64.00
02/27	02/27 Online Payment 3774460798 To Pool Biz	50.00
02/27	02/27 Online Payment 3774460778 To Derek Williams	40.00
02/27	02/27 Online Payment 3774460803 To Protection One	39.19
02/27	02/27 Online Payment 3774460779 To Havasu Pest Control	27.00
02/27	02/27 Online Payment 3774460794 To Lvwd	23.00
02/27	02/27 Online Payment 3774460809 To Unisource Gas Inc	20.00
02/27	02/27 Online Transfer To Chk ...1283 Transaction#: 3775325214	45.00
02/27	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	121.96
02/27	The Meadows Scho Meadows M5960793214 Web ID: 1911718107	100.00
02/28	02/28 Online Transfer To Chk ...1283 Transaction#: 3775707156	15.00



9/6/6



February 01, 2014 through February 28, 2014

Account Number: 000000968437095

ELECTRONIC WITHDRAWALS (continued)

DATE	DESCRIPTION	AMOUNT
02/28	02/28 Online Transfer To Chk ... 1283 Transaction#: 3778895200	3,400.00
02/28	Anpac Easy Pay Premium PPD ID: 4310108951	80.00
02/28	Target Debit Crd ACH Tran 000431796231207 POS ID: 1410215170	21.26
Total Electronic Withdrawals		\$10,277.32

FEES AND OTHER WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
02/11	02/11 Withdrawal	\$825.00
02/27	02/27 Withdrawal	550.00
02/28	Service Fee	15.00
Total Fees & Other Withdrawals		\$1,390.00

DAILY ENDING BALANCE

DATE	AMOUNT	DATE	AMOUNT
02/03	\$280.11	02/18	19.01
02/04	64.11	02/19	759.01
02/05	94.11	02/20	21.13
02/07	253.66	02/21	400.02
02/10	2.66	02/24	164.12
02/11	47.66	02/25	99.12
02/12	122.66	02/26	96.63
02/13	15.26	02/27	200.04
02/14	342.11	02/28	39.76

SERVICE CHARGE SUMMARY

You were charged a monthly service fee this month. Your Chase BusinessSelect Checking monthly Service Fee can be waived in five different ways during any statement period:

- Maintain an average daily balance of \$7,500.00. Your average daily balance was \$241.00. OR
- Maintain a relationship balance of \$25,000.00 or more during the statement period. Your relationship balance was \$262.00. OR
- Link a qualifying personal checking account to your Chase BusinessSelect Checking account. You have no qualifying personal account linked. OR
- Spend at least \$1,000.00 on a linked Chase Business Credit Card. You spent \$0.00. OR
- Pay at least \$50.00 in qualifying checking-related services or fees. You paid \$0.00.

See your Account Rules and Regulations or stop in to see a banker today to find out more.

TRANSACTIONS FOR SERVICE FEE CALCULATION

	NUMBER OF TRANSACTIONS
Checks Paid / Debits	18
Deposits / Credits	9
Deposited Items	1
Transaction Total	28

SERVICE FEE CALCULATION

	AMOUNT
Service Fee	\$15.00

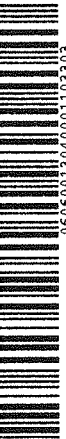


February 01, 2014 through February 28, 2014

Account Number: **000000968437095**

SERVICE CHARGE SUMMARY	(continued)
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SERVICE FEE CALCULATION	AMOUNT
Service Fee Credit	\$0.00
Net Service Fee	\$15.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$15.00





February 01, 2014 through February 28, 2014

Account Number: 000000968437095

BALANCING YOUR CHECKBOOK

Note: Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement:

Step 1 Balance: \$ _____

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount

Step 2 Total: \$ _____

3. Add Step 2 Total to Step 1 Balance.

Step 3 Total: \$ _____

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount

Step 4 Total: -\$ _____

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$ _____

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed 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 problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC