## 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: 08/31/2025	_	Petition Date: 05/19/2025
Months Pending: 3		Industry Classification: 5 3 1 3
Reporting Method:	Accrual Basis	Cash Basis
Debtor's Full-Time Employees (current):		0
Debtor's Full-Time Employees (as of date of	order for relief):	0
Statement of cash receipts and disbuted shadows and shadows and disbuted balance sheet containing the summate statement of operations (profit or location). Accounts receivable aging a Postpetition liabilities aging statement of capital assets and Schedule of payments to professions.	nrsements ary and detail of the assets, liab ass statement)	ilities and equity (net worth) or deficit
Schedule of payments to insiders  All bank statements and bank recon  Description of the assets sold or tran	ciliations for the reporting per	
/s/ Andrew Zatz Signature of Responsible Party		lrew Zatz nted Name of Responsible Party
09/22/2025 Date		1 Avenue of the Americas
<del></del>		v 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.

Pa	rt 1: Cash Receipts and Disbursements	<b>Current Month</b>	Cumulative
a.	Cash balance beginning of month	\$2,767,622	
b.	Total receipts (net of transfers between accounts)	\$0	\$3,317,622
c.	Total disbursements (net of transfers between accounts)	\$300,145	\$850,145
d.	Cash balance end of month (a+b-c)	\$2,467,477	
e.	Disbursements made by third party for the benefit of the estate	\$0	\$0
f.	Total disbursements for quarterly fee calculation (c+e)	\$300,145	\$850,145
	rt 2: Asset and Liability Status	<b>Current Month</b>	
_	ot generally applicable to Individual Debtors. See Instructions.)  Accounts receivable (total net of allowance)	ĊO	
a. b.	Accounts receivable (total net of allowance)  Accounts receivable over 90 days outstanding (net of allowance)	<u>\$0</u> \$0	
	•		
C.			
d	Total current assets	\$0	
e.	Total assets	\$0	
f.	Postpetition payables (excluding taxes)	\$9,705,162	
g.	Postpetition payables past due (excluding taxes)		
h.	Postpetition taxes payable		
i.	Postpetition taxes past due	\$0	
j.	Total postpetition debt (f+h)	\$9,705,162	
k.	Prepetition secured debt	\$0	
l.	Prepetition priority debt	\$0	
m.	Prepetition unsecured debt	\$220,685,000	
n.	Total liabilities (debt) (j+k+l+m)	\$230,390,162	
0.	Ending equity/net worth (e-n)	\$-230,390,162	
Pa	rt 3: Assets Sold or Transferred	<b>Current Month</b>	Cumulative
a.	Total cash sales price for assets sold/transferred outside the ordinary	00	20
b.	course of business  Total payments to third parties incident to assets being sold/transferred	\$0	
D.	outside the ordinary course of business	\$0	\$0
c.	Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0
	rt 4: Income Statement (Statement of Operations) ot generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a.	Gross income/sales (net of returns and allowances)	\$0	
b.	Cost of goods sold (inclusive of depreciation, if applicable)	\$0	
c.	Gross profit (a-b)	\$0	
d.	Selling expenses	\$0	
e.	General and administrative expenses	\$0	
f.	Other expenses	\$0	
g.	Depreciation and/or amortization (not included in 4b)	\$0	
h.	Interest	\$0	
	Taxes (local, state, and federal)	<u> </u>	
ì.	Tunes (total, state, and reactal)		
1. j.	Reorganization items Profit (loss)	\$0	

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Debtor's Name CBRM Realty Inc.

Part 5	: Profe	ssional Fees and Expenses					
				Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
a.	Debto	r's professional fees & expenses (bankr	uptcy) Aggregate Total	\$21,444	\$21,444	\$21,444	\$21,444
	Itemiz	zed 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	\$21,444	\$21,444	\$21,444	\$21,444
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	viii						
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Debtor's Name CBRM Realty Inc.

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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
	Itemi	zed Breakdown by Firm					
		Firm Name	Role				
	i			\$0	\$0	\$0	\$0
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	c						
c.	c. All professional fees and expenses (debtor & committees)		\$0	\$0	\$0	\$0	

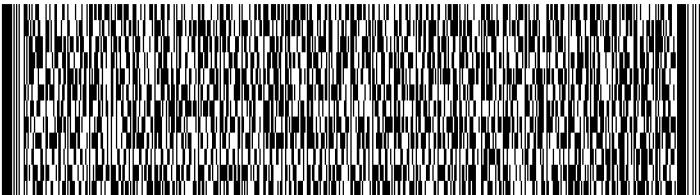
Pa	art 6: Postpetition Taxes		Curi	rent Month		Cumulative
a.	Postpetition income taxes accrued (local, state, and	federal)			\$0	\$0
b.	Postpetition income taxes paid (local, state, and fede	eral)			<u>\$0</u>	\$0
c.	Postpetition employer payroll taxes accrued				\$0	\$0
d.	Postpetition employer payroll 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 <b>⑤</b>	(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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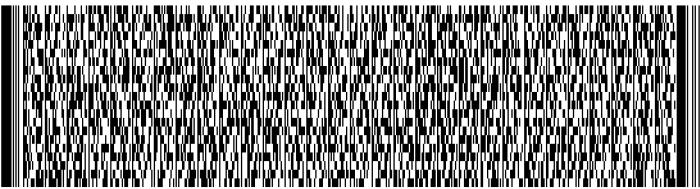
Del	otor's Name CBRM Realty Inc.	Case No. 25-15343	
Da	at 9. Individual Chapter 11 Dahters (Only)		
ra	rt 8: Individual Chapter 11 Debtors (Only)		
a.	Gross income (receipts) from salary and wages	\$0	
b.	Gross income (receipts) from self-employment	\$0	
c.	Gross income from all other sources	\$0	
d.	Total income in the reporting period (a+b+c)	\$0	
e.	Payroll deductions	<del></del>	
f.	Self-employment related expenses	\$0	
g.	Living expenses	\$0	
h.	All other expenses	\$0	
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	<u> </u>	
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 •	
SS U.: the pro-	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 S.C. § 1930(a) (6). The United States Trustee will also use this information bankruptcy system, including the likelihood of a plan of reorganization be beautiful good faith. This information may be disclosed to a bankruptce eded to perform the trustee's or examiner's duties or to the appropriate ferforcement 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 trules_regulations/index.htm. Failure to provide this information could renkruptcy case or other action by the United States Trustee. 11 U.S.C. § 11	to calculate statutory fee assessments under 28 in to evaluate a chapter 11 debtor's progress throughing confirmed and whether the case is being by trustee or examiner when the information is deral, state, local, regulatory, tribal, or foreign la violation of law. Other disclosures may be made to may be made, you may consult the Executive cruptcy Case Files and Associated Records." See and at the following link: http://www.justice.gov/tesult in the dismissal or conversion of your	ugł w le 71
<u>I d</u>	leclare under penalty of perjury that the foregoing Monthly Oper	rating Report and its supporting	

documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

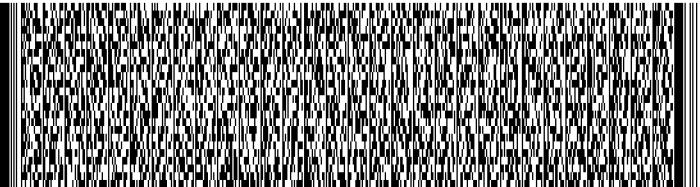
/s/ Elizabeth LaPuma	Elizabeth LaPuma
Signature of Responsible Party	Printed Name of Responsible Party
Independent Fiduciary	09/22/2025
Title	Date



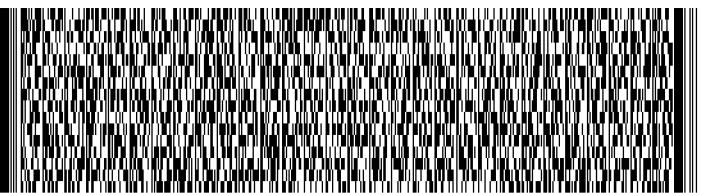
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PageOnePartTwo



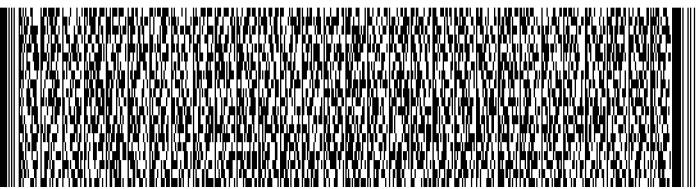
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Debtor's Name CBRM Realty Inc.

Case No. 25-15343

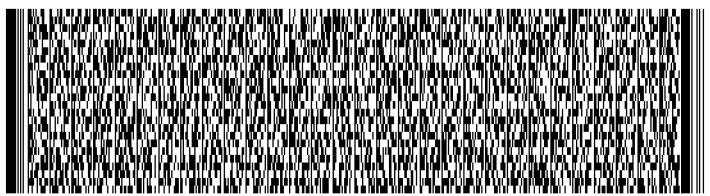


Bankruptcy1to50

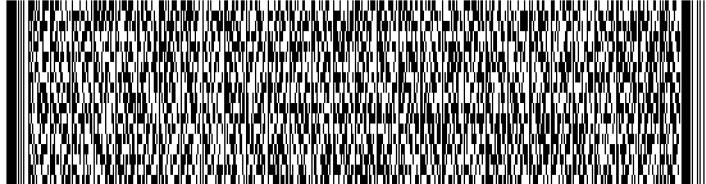
Bankruptcy51to100

NonBankruptcy1to50

NonBankruptcy51to100



PageThree



PageFour

## Member FDIC

PO Box 26237 • Las Vegas, NV 89126-0237

## **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: July 31, 2025 This statement: August 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

## THANK YOU FOR BANKING WITH US!

## **Hybrid Business Checking**

Account number	XXXXXX9686	Beginning balance	\$2,767,621.53
Low balance	\$2,488,557.95	Total additions	20,978.00
Average balance	\$2,552,837.73	Total subtractions	300,041.58
Avg collected balance	\$2,552,837	Ending balance	\$2,488,557,95

#### **DEBITS**

Date	Description	Subtractions
08-06	' Wire Dr O/L Usd	200,000.00
	WIRE OUT;BNF-LAGSP LLC;OBI-Not Provided	
08-07	' Wire Dr O/L Usd	50,000.00
	WIRE OUT;BNF-PERSHING LLC;OBI-Ultimate Beneficiary - C	
	laritas Advisors LLC. Account number	
08-18	' Wire Dr Usd	20,978.00
	WIRE OUT;BNF-Cobbs Allen Capital DBA - CAC;OBI-Invoice	
	: 102395	
08-19	' Wire Dr O/L Usd	3,500.00
	WIRE OUT;BNF-WSFS BANK;OBI-Crown Sale Escrow	
08-19	' Wire Dr O/L Usd	3,500.00
	WIRE OUT;BNF-WSFS BANK;OBI-Crown Capital Holdings LLC	
	and RH Copper Creek LLC	
08-20	' Wire Dr O/L Usd	21,444.37
	WIRE OUT;BNF-VERITA GLOBAL LLC;OBI-Invoice: US-RESTR27	
	10501	
08-21	' Analysis Results Chg	619.21
	ANALYSIS CHARGES FOR 07/25	

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

## **CREDITS**

Date	Description	Additions
08-11	' Online Transfer Cr	7,510.20
	REF 2231402L FUNDS TRANSFER FRMDEP XXXXXX7244	
	FROM CAC INSURANCE PAYMENT KHA PORTION	
08-11	' Online Transfer Cr	13,467.80
	REF 2231402L FUNDS TRANSFER FRMDEP XXXXXX1295	
	FROM CAC INSURANCE PAYMENT NOLA PORTION	

#### **DAILY BALANCES**

Date	Amount	Date	Amount	Date	Amount
07-31	2,767,621.53	08-11	2,538,599.53	08-20	2,489,177.16
08-06	2,567,621.53	08-18	2,517,621.53	08-21	2,488,557.95
08-07	2.517.621.53	08-19	2.510.621.53		

#### INTEREST INFORMATION

Annual percentage yield earned 0.00% Interest-bearing days 5
Average balance for APY \$2,767,621.53 Interest earned \$0.00

## **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

HATTIST AREA LO OLITOT ARBURA

		O ACCOUN					
No.	areact i	\$	<u></u>		PLEASE BE SURE YOU HAVE B TRANSACTIONS SHOWN ON TH		IN YOUR REGISTER ALL AUTOMATIC FOF YOUR STATEMENT.
					YOU SHOULD HAVE ADDED IF ANY OCCURRED:		YOU SHOULD HAVE SUB- TRACTED IF ANY OCCURRED:
					1. Loan Advances	1.	Automatio loam payments.
					2. Credit Memos	2	Automatio Savings transfers.
					8. Other Automatio Deposits	3.	Service charges.
					4. Interest Paid	4	Debit memos.
						5.	Other automatio deductions and payments.
					BALANCE SHOW ON THIS STATEMEN		
					ADD		
					DEPOSITS NOT SHOW ON THIS STATEMEN		
					(IF AM		
					TOTA	L	
					SUBTRACT		
				P	WITHDRAWAL OUTSTANDIN		
			+		BALANC	E \$	
					SHOULD AGREE WITH YOUR RI BALANCE AFTER DEDUCTING		
				4	(IF ANY) SHOWN ON THIS STAT		
	TOTAL	\$		•			

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.
- (3) 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 Account 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:

- 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.

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.

## Member FDIC

PO Box 26237 • Las Vegas, NV 89126-0237

## **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: July 31, 2025 This statement: August 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

## THANK YOU FOR BANKING WITH US!

## **Hybrid Business Checking**

Account number	XXXXXX8367	Beginning balance	\$0.00
Low balance	\$0.00	Total additions	67,025.00
Average balance	\$45,367.41	Total subtractions	103.22
Avg collected balance	\$45,367	Ending balance	\$66,921.78

#### **DEBITS**

Date	Description	Subtractions
08-21	' Analysis Results Chg	103.22
	ANALYSIS CHARGES FOR 07/25	

#### **CREDITS**

Date	Description	Additions
08-11	'Online Transfer Cr	650.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX7244	
	FROM DUQUESNE LIGHT KH A	
08-11	' Online Transfer Cr	750.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX7244	
	FROM PEOPLES NATURAL GAS CO LLC KHA	
08-11	' Online Transfer Cr	1,000.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX7244	
	FROM BIGS SANITATION K HA	
08-11	' Online Transfer Cr	1,250.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX7244	
	FROM THE WILK-PENN JOINT WATER KHA	

CBRM	REALTY INC	Page 2 of 2
August	: 31, 2025	XXXXXX8367
Date	Description	Additions
08-11	'Online Transfer Cr	1,450.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX1295	
	FROM ALLIED WASTE TRANSPORTATION NOLA	
08-11	'Online Transfer Cr	1,575.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX1295	
	FROM COX BUSINESS NOLA	
08-11	' Online Transfer Cr	6,850.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX1295	
	FROM WASTE SOLUTIONS SERVICES NOLA	
08-11	' Online Transfer Cr	17,500.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX7244	
	FROM THE PITTSBURGH WATER AND SEWER KHA	
08-11	' Online Transfer Cr	36,000.00
	REF 2231128L FUNDS TRANSFER FRMDEP XXXXXX1295	
	FROM SEWAGE AND WATER BOARD NOLA	

## **DAILY BALANCES**

Date	Amount	Date	Amount	Date	Amount
07-31	0.00	08-11	67,025.00	08-21	66,921.78

## INTEREST INFORMATION

Annual percentage yield earned 0.00% Interest-bearing days 5
Average balance for APY \$0.00 Interest earned \$0.00

## **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

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BEFORE YOU START

NOT CHARGED TO ACCOUNT										
No.	ANGED I	\$		PLEASE BE SURE YOU HAVE ENTERED IN YOUR REGISTER ALL AUTOMATIC TRANSACTIONS SHOWN ON THE FRONT OF YOUR STATEMENT.						
						OULD HAVE			YOU SHOULD HAVE SUB- TRACTED IF ANY OCCURRED:	
					1. Loan Advances			1.	Automatio loam payments.	
					2. Credit Memos			2	Automatic Savings transfers.	
				1	8. Othe	8. Other Automatio Deposits			Service charges.	
				1	4. Interest Paid			4	Debit memos.	
								5.	Other automatio deductions and payments.	
							NCE SHOWN STATEMENT	\$		
					ADD					
							NOT SHOWN STATEMENT			
							(IF AMY)	\$		
							TOTAL			
					SUBT	RACT				
				Þ	•		THORAWALS TSTANDING			
							BALANCE	\$		
							H YOUR REGIS			
							DUCTING SERV THIS STATEME		IARGE	
	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.
- (3) 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 Account 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:

- 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.

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.