



JPMorgan Chase Bank, N.A.  
 Colorado Market  
 P O Box 260180  
 Baton Rouge, LA 70826 - 0180

August 15, 2007 through September 17, 2007

Account Number: **000000193186937**

**CUSTOMER SERVICE INFORMATION**

WebSite: **www.Chase.com**  
 Service Center: **1-800-935-9935**  
 Hearing Impaired: **1-800-242-7383**  
 Para Espanol: **1-877-312-4273**  
 International Calls: **1-713-262-1679**



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PETER A MICHELS  
 OR LYNN M MICHELS  
 2040 JCK PL  
 LONGMONT CO 80504-6259



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**CHECKING SUMMARY**

Value Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$8,537.70</b>
Deposits and Additions	64,805.77
Checks Paid	- 974.53
Electronic Withdrawals	- 61,318.41
Other Withdrawals, Fees & Charges	- 6,025.00
<b>Ending Balance</b>	<b>\$5,025.53</b>


**DEPOSITS AND ADDITIONS**

DATE	DESCRIPTION		AMOUNT
08/15	Deposit 252107837		\$1,160.00
08/17	Dal-Tile Service Payroll	PPD ID: 1201881066	556.36
08/20	Dal-Tile Service Payroll	PPD ID: 1201881066	7,504.82
08/28	Dal-Tile Service Payroll	PPD ID: 1201881066	3,422.29
08/31	Deposit		1,300.00
09/04	Deposit 256424458		1,025.00
09/05	Deposit		1,643.84
09/10	Deposit 230542121		500.00
09/11	Deposit		26,693.46
09/13	Deposit		21,000.00
<b>Total Deposits and Additions</b>			<b>\$64,805.77</b>

**BALANCING YOUR CHECKBOOK**

Use the following worksheet to reconcile your checking account.

Mark in your checkbook all additions and subtractions reported on your statement.

**1. Write in the ending balance shown on this statement**  \$ 5,025.53

**2. List all deposits and other additions**  
(such as transfers) not shown on this statement  
and add the total to the ending balance.


_____	_____
_____	_____
_____	_____
_____	_____

**Total all deposits and additions**  + \$ \_\_\_\_\_

**3. List all withdrawals and other subtractions**  
(such as outstanding checks and banking card transactions) not shown on this statement. Then subtract this total from the ending balance.

Check Number	Date	Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Total all withdrawals and subtractions**  - \$ \_\_\_\_\_

**4. This total should match the current balance in your checkbook**  = \$ \_\_\_\_\_

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Telephone or write the bank (Consumer phone # and address on front of statement) and non-consumers contact Customer Service if you think your statement is wrong, or if you need more information about a transaction 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, we must hear from you no later than 30 days after the statement was made available to you. For more complete details, see the account rules and regulations that govern your account.

**BILLING RIGHTS SUMMARY**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL:** 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 of paper at the address listed on the front of your statement 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
  - The dollar amount of the suspected error
  - 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 of
  - Your signature and the date

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. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**SPECIAL RULE FOR CREDIT CARD PURCHASES:** If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)



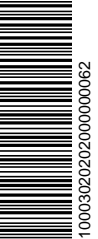


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**CHECKS PAID**

CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
1434	08/27	\$55.00	1440	09/14	72.50
1435	08/21	300.00	1441	09/12	9.00
1436	08/15	24.38	1442	09/12	9.00
1437	08/22	125.00	1443	09/04	149.33
1438	08/27	42.94	1444	09/10	144.50
1439	08/27	42.88			
<b>Total Checks Paid</b>					<b>\$974.53</b>



**ELECTRONIC WITHDRAWALS**

DATE	DESCRIPTION	AMOUNT
08/15	Online Payment 303898747 To Xcel Energy	\$5.12
08/23	Chase Epay 432757973 Web ID: 5760039224	4,221.48
08/24	Online Payment 298043822 To University Park Tower Hoa, Inc.	260.37
08/24	Online Payment 298043821 To Josephine Hoa	188.00
08/28	American Funds Investment PPD ID: 1952566717	1,000.00
09/04	Wf Home Mtg Auto Pay PPD ID: W952318940	1,593.11
09/04	Online Payment 309498179 To Josephine Hoa	30.00
09/05	Xcel Energy-Psco Xcelenergy PPD ID: 5840296600	29.34
09/07	Online Payment 310741279 To Royal Crest Dairy	34.59
09/10	Online Payment 311282875 To Meadow Vale Farm Community Assoc	259.85
09/11	State Farm Life L00Sf6007 PPD ID: 9L00Sf6007	95.87
09/11	State Farm Life L00Sf6007 PPD ID: 9L00Sf6007	88.00
09/12	Online Payment 312092485 To Qwest	39.59
09/13	Chase Epay 440284727 Web ID: 5760039224	2,473.09
09/13	Online Payment 312362459 To Key Bank	1,000.00
09/14	Fedwire Debit Via: Wells Fargo NA/121000248 A/C: Trancas Retail Center Fund Ref: Redondo Investment Imad: 0914B1Qgc05C004668 Trn: 0656600257Es	50,000.00
<b>Total Electronic Withdrawals</b>		<b>\$61,318.41</b>

**OTHER WITHDRAWALS, FEES & CHARGES**

DATE	DESCRIPTION	AMOUNT
09/04	Withdrawal	\$6,000.00
09/14	Outgoing Domestic Wire Fee	25.00
<b>Total Other Withdrawals, Fees &amp; Charges</b>		<b>\$6,025.00</b>



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SIMPLIFY YOUR LIFE. CONSOLIDATE YOUR HIGH INTEREST BILLS INTO ONE LOW TAX-DEDUCTIBLE PAYMENT WITH A CHASE HOME EQUITY LOAN. ALL LOANS ARE SUBJECT TO CREDIT AND PROPERTY APPROVAL. TALK TO A BANKER TODAY. OTHER RESTRICTIONS AND LIMITATIONS APPLY. NOT ALL PRODUCTS AVAILABLE IN ALL STATES OR FOR ALL AMOUNTS.

YOUR CHASE CHECKING ACCOUNT HAS POWERFUL ONLINE CONVENIENCE AND SECURITY FEATURES. SAVE TIME AND MONEY WITH ONLINE BILL PAY, ALERTS, AND PAPERLESS STATEMENTS. VISIT CHASE.COM OR TALK TO A BANKER TODAY.

YOUR CHASE DEBIT CARD IS CONVENIENT, SECURE AND REWARDING. CHOOSE THE DEBIT CARD REWARDS YOU DESERVE. TALK TO A BANKER, OR CALL 1-800-CHASE24 (1-800-242-7324) TO LEARN HOW EVERYDAY PURCHASES CAN EARN YOU MILES TOWARD TRAVEL OR ACCUMULATE POINTS FOR EXCITING REWARDS.