

# Initiate Business Checking<sup>SM</sup>

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AFFORDABLE PRO HOMES & INVESTMENTS  
LLC  
38045 MEADOW WOOD ST  
PALMDALE CA 93552-3011

## Questions?

*Available by phone Mon-Sat 7:00am-11:00pm Eastern Time, Sun 9:00am-10:00pm Eastern Time:*

We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

*En español: 1-877-337-7454*

*Online:* [wellsfargo.com/biz](http://wellsfargo.com/biz)

*Write:* Wells Fargo Bank, N.A. (114)  
P.O. Box 6995  
Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargo.com/digitalbusinessresources](http://wellsfargo.com/digitalbusinessresources) to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

## Other Wells Fargo Benefits

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo using texts and automated calls that look real.

Wells Fargo will not contact you and ask you to:

- Provide your PIN, access code, or card information.
- Give device passwords, share your screen, or join a video call.
- Withdraw cash and deposit it to another account.
- Send money to a person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- Hand over, mail, or leave your card somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app\* or online. If you think your card has been used fraudulently, please contact us as soon as possible.



\*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

### Statement period activity summary

Beginning balance on 9/1	\$42,065.34
Deposits/Credits	174,829.47
Withdrawals/Debits	- 187,532.32
Ending balance on 9/30	\$29,362.49

Account number: 5345671928 (primary account)

AFFORDABLE PRO HOMES & INVESTMENTS  
LLC

*California account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 121042882

For Wire Transfers use  
Routing Number (RTN): 121000248

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/2		Purchase authorized on 08/29 Apple.Com/Bill 866-712-7753 CA S385242094347662 Card 5469		19.98	
9/2		Zelle to Edison Construction Sergio on 08/29 Ref # Wfct0Z77Ycdg Norton Sow Framing		5,905.00	
9/2	<	Business to Business ACH Debit - Sunstrong Fin Acct Paymt 250829 17346400001734 Affordable Pro Homes		118.40	
9/2		Backflip 8443635 477 090125 250901060127Si5 Giuseppe Tenerelli		2,321.92	
9/2		Lendinghome Serv 35034582 E 1580418-3503458 Affordable Pro Homes &		3,636.35	
9/2		Lendinghome Serv 34818394 E 1583014-3481839 Affordable Pro Homes &		5,266.17	
9/2		Lendinghome Serv 35019239 E 1578250-3501923 Affordable Pro Homes &		6,852.72	
9/2		Lendinghome Serv 34818397 E 1576340-3481839 Affordable Pro Homes &		8,253.92	
9/2		Lendinghome Serv 34783641 E 1578878-3478364 Affordable Pro Homes &		9,207.50	483.38
9/5		Recurring Payment authorized on 09/05 Nchweb Nchweb.Com NV S305248264194933 Card 5469		5.00	478.38
9/8		Purchase authorized on 09/06 Burger King #7273 Palmdale CA S305249711563302 Card 5469		72.10	
9/8		Recurring Payment authorized on 09/06 Apple.Com/Bill 866-712-7753 CA S585249789196413 Card 5469		6.99	
9/8	<	Business to Business ACH Debit - American Express ACH Pmt 250908 A5184 Affordable Pro Homes I		35.00	364.29
9/9		Overdraft Fee for a Transaction Posted on 09/08 \$35.00 American Express ACH Pmt 250908 A5184 Affordable Pro Homes I		35.00	
9/9		WT Seq145670 Kiavi Funding, Inc /Org=Nwl Company, LLC Holdback Account Srf# Ec25090903338203 Trn#250909145670 Rfb# 1590629-34818397	28,321.00		
9/9		Direct Pay Monthly Base		10.00	
9/9		Zelle to Edison Construction Sergio on 09/09 Ref # Wfct0Z8Cpz4S Norton Sow Framing		7,000.00	
9/9		ATM Withdrawal authorized on 09/09 38003 47th St E Ste A Palmdale CA 0002640 ATM ID 9864M Card 5477		280.00	
9/9	<	Business to Business ACH Debit - Frontier Communi Bill Pay 250908 21318051601 Giuseppe Tenerelli		59.99	21,300.30
9/10		Recurring Payment authorized on 09/08 Extra Space 1971 888-5869658 CA S585251252759628 Card 5469		564.00	
9/10		Money Transfer authorized on 09/10 Venmo *Heaven Nicole VISA Direct NY S585253784918586 Card 5477		25.00	




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*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
9/10		< Business to Business ACH Debit - Paychex Elb Invoice 250910 x13449800043095 Affordable Pro Homes &		157.00	
9/10		< Business to Business ACH Debit - American Express Retry Pymt 250908 A9858 Affordable Pro Homes I		348.95	
9/10		Chase Credit Crd Epay 250909 8709830379 Giuseppe A Tenerelli		17,000.00	3,205.35
9/11		Purchase authorized on 09/10 Ross Stores #1251 Palmdale CA P000000282682120 Card 5477		193.50	
9/11	2157	Cashed Check		1,030.00	
9/11		< Business to Business ACH Debit - Capital One Crcardpmt 250911 441086Xy6Afo1H Patsy Tenerelli		60.00	1,921.85
9/12		Purchase authorized on 09/10 Burger King #16851 Palmdale CA S585253780296932 Card 5469		32.76	
9/12		Purchase authorized on 09/11 McDonald's F13894 Palmdale CA S585254727125180 Card 5469		27.92	1,861.17
9/15		WT Seq456549 Bf-Ecmc Rtl, LLC /Org=Bf-Ecmc Rtl, LLC Srf# Gw00000079120230 Trn#250915456549 Rfb# 1212	9,720.00		
9/15		Recurring Payment authorized on 09/13 Apple.Com/Bill 866-712-7753 CA S585256788732827 Card 5469		6.99	
9/15		Zelle to Edison Construction Sergio on 09/13 Ref # Wfct0Z8T39Pb Norton Sow Framing		1,000.00	
9/15		Zelle to Ham Letiche on 09/14 Ref # Wfct0Z8W384S Blue Chairs Remaining Portion		15.00	10,559.18
9/16		WT Seq134666 Kiavi Funding, Inc /Org=Lhome 2025-Rtl2 Hb Srf# Ec25091614336090 Trn#250916134666 Rfb# 1593806-35034582	18,721.00		
9/16		Recurring Payment authorized on 09/15 Nav Tech 855-226-8 Nav.Com UT S585258662261762 Card 5469		39.99	
9/16		Zelle to Edison Construction Sergio on 09/16 Ref # Wfct0Z93Ftth Norton Sow Framing		5,605.00	
9/16		Zelle to Edison Construction Sergio on 09/16 Ref # Wfct0Z93Fwk8 Wilbur Sow Labor		710.00	
9/16		Zelle to Palacios Jorge on 09/16 Ref # Wfct0Z93Fz37 Wc Interest Only Payment		750.00	
9/16		Zelle to Holmes Tony on 09/16 Ref # Wfct0Z94CY3x Parkmeadow Demo and Trash Out		2,250.00	
9/16		< Business to Business ACH Debit - Capital One Mobile Pmt CA0D4535482Ac48 Giuseppe Tenerelli		3,000.00	
9/16		< Business to Business ACH Debit - Capital One Mobile Pmt CA0CC62C82Bfee4 Giuseppe Tenerelli		500.00	16,425.19
9/17		Wire Trans Svc Charge - Sequence: 250917124470 Srf# Ow00006102893085 Trn#250917124470 Rfb# Ow00006102893085		25.00	
9/17		Recurring Payment authorized on 09/16 Re Software 855545 Realeflow.Com OH S465260144820234 Card 5469		196.00	
9/17		Zelle to Wierman Edward on 09/17 Ref # Wfct0Z94Yg95 Barrel Springs Interest Only		4,650.00	
9/17		WT Seq124470 Kiavi Funding, Inc, Ser /Bnf=Kiavi Funding Inc Serv Hold Srf# Ow00006102893085 Trn#250917124470 Rfb# Ow00006102893085		11,049.00	505.19
9/18		WT Seq166769 Kiavi Funding, Inc /Org=Lhome 2024-Rtl5 Hb Srf# Ec25091850556981 Trn#250918166769 Rfb# 1595010-34783641	39,692.00		
9/18		Recurring Payment authorized on 09/17 Intuit *Qbooks Onl Cl.Intuit.Com CA S585260410710661 Card 5469		137.50	
9/18	2159	Cashed Check		12,915.17	27,144.52
9/19		Purchase authorized on 09/18 Starbucks 80078272 800-782-7282 WA S585261688266661 Card 5477		20.00	
9/19		< Business to Business ACH Debit - Capital One Mobile Pmt CA0B7533E40E08E Giuseppe Tenerelli		500.00	26,624.52
9/22		Recurring Payment authorized on 09/20 Apple.Com/Bill 866-712-7753 CA S585263789403054 Card 5469		6.99	
9/22		Money Transfer authorized on 09/21 Venmo *Heaven Nicole VISA Direct NY S385264645767717 Card 5477		100.00	




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*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/22		Zelle to Edison Construction Sergio on 09/22 Ref # Wfct0Z9Pl4Kh Norton Sow Framing		7,070.00	
9/22		Zelle to Edison Construction Sergio on 09/22 Ref # Wfct0Z9Pl5R7 20th St Repairs		565.00	
9/22		Zelle to Corona Ruben Dumpster on 09/22 Ref # Wfct0Z9Q5Wkn Parkmeadow 40Yd Dumpster		800.00	18,082.53
9/23		Wire Trans Svc Charge - Sequence: 250923120290 Srf# Ow00006123098919 Trn#250923120290 Rfb# Ow00006123098919		25.00	
9/23		WT Fed#03R01 Commercemwest Bank /Ftr/Bnf=Precision Escrow Inc Srf# Ow00006123098919 Trn#250923120290 Rfb# Ow00006123098919		2,500.00	
9/23	2161	Deposited OR Cashed Check		10,000.00	5,557.53
9/24		Waste Management Payment 250923 000086882785004 Log IN to The My WM Account Page for Payment Deta		131.06	
9/24		Verizon Wireless Payments 250923 077110854700001 0000000077110854700001		227.99	
9/24		Transamerica Ins Inspayment 37L/A 6601699950 Affordable Pro Homes		375.00	
9/24	<	Business to Business ACH Debit - Lowes Syf Paymnt SEP 24 98002960882 Tenerelligiuseppe		839.94	3,983.54
9/25		Money Transfer authorized on 09/24 Venmo *Johnny Villalobo VISA Direct NY S585268189017276 Card 5477		285.00	
9/25		Zelle to Hauke Clara on 09/24 Ref # Wfct0Z9Wnx99 Wc Int Payment September		131.25	
9/25		Zelle to Lua Energy on 09/25 Ref # Wfct0Z9Xqgml Bsr Title 24		150.00	3,417.29
9/26		Mobile Deposit : Ref Number :608260073614	50.00		
9/26		Mobile Deposit : Ref Number :508260073467	149.00		
9/26		ATM Check Deposit on 09/26 1006 E Palmdale Blvd Palmdale CA 0003772 ATM ID 9982F Card 5469	78,176.47		
9/26	2158	Check		8,000.00	
9/26	<	Business to Business ACH Debit - Capital One Mobile Pmt CA07Ff66C932891 Giuseppe Tenerelli		1,000.00	
9/26	<	Business to Business ACH Debit - Capital One Mobile Pmt CA0789D12Fa80C3 Giuseppe Tenerelli		5,030.11	67,762.65
9/29		Recurring Payment authorized on 09/27 Apple.Com/Bill 866-712-7753 CA S385270788728446 Card 5469		6.99	
9/29		Zelle to Prime Air Andrew Stef Hvac on 09/28 Ref # Wfct0Zbbpl7N 20th St Swamp Cooler		250.00	
9/29		Zelle to Edison Construction Sergio on 09/29 Ref # Wfct0Zbdq7L2 Norton Sow Framing		7,510.00	
9/29		Zelle to Edison Construction Sergio on 09/29 Ref # Wfct0Zbdqbq3 Wilbur Sow Labor		1,190.00	
9/29		Zelle to All American Deputy Inspection on 09/29 Ref # Wfct0Zbf49Rs Norton Epoxy Deputy Inspection		280.00	
9/29		Zelle to Mendoza Olandina Wilmer on 09/29 Ref # Wfct0Zbf4Hwt Norton Materials Reimbursement		263.17	
9/29		Home Depot Online Pmt 250926 631813069594465 Affordable Pro Homes		12,500.00	
9/29	2162	Check		16,400.00	29,362.49
<b>Totals</b>			<b>\$174,829.47</b>	<b>\$187,532.32</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

< *Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*



Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
2157	9/11	1,030.00	2159	9/18	12,915.17	2162	9/29	16,400.00
2158	9/26	8,000.00	2161 *	9/23	10,000.00			

\* Gap in check sequence.

Items returned unpaid

Date	Description	Amount
9/9	American Express ACH Pmt 250908 A9858 Affordable Pro Homes I Reference # 091000013954954	348.95

#### Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2025 - 09/30/2025	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Average ledger balance	\$1,000.00	\$16,830.00 <input checked="" type="checkbox"/>
• Minimum daily balance	\$500.00	\$364.29 <input type="checkbox"/>

C1/C1

#### Account transaction fees summary

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
Transactions	53	100	0	0.50	0.00
Total service charges					\$0.00



## IMPORTANT ACCOUNT INFORMATION

After November 19, 2025, Wells Fargo will no longer offer the option to establish new overdraft protection linkages from a home equity line of credit to deposit accounts. If there is a home equity line of credit account that is currently providing overdraft protection for your checking account, it will be delinked from overdraft protection on February 9, 2026. Unless your checking account is linked to another overdraft protection source, you will lose overdraft protection on or after February 9, 2026. Your home equity line of credit account is not being closed or changed and as long as you have available credit, you can continue to make credit advances in other ways such as access checks (if applicable), online, visiting a branch and by phone. Call us anytime for additional details at 1-800-TO-WELLS (1-800-869-3557) or visit your local branch.



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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

## Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance shown on your statement ..... \$ \_\_\_\_\_

ADD

B. Any deposits listed in your register or transfers into your account which are not shown on your statement. \$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
+ \$ \_\_\_\_\_

..... TOTAL \$ \_\_\_\_\_

## CALCULATE THE SUBTOTAL (Add Parts A and B)

..... TOTAL \$ \_\_\_\_\_

## SUBTRACT

C. The total outstanding checks and  
withdrawals from the chart above. .... - \$ \_\_\_\_\_

## CALCULATE THE ENDING BALANCE (T-accounts, Part 1, Part 2, Part 3)

(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register. ....

\$